

MINUTES
MASSACHUSETTS AFL/CIO
EXECUTIVE COUNCIL MEETING
SEPTEMBER 19, 1985
PARK PLAZA HOTEL - STANBRO HALL

Exec. V.P. Evers

PRESENT: Pres. Osborn, Sec.-Treas. Carpenter, Vice Presidents Alman, Bozzotto, DeRosa, Devlin, Faherty, Fonseca, Irvin, Joyce, Kamel, Leahy, LeBlanc, Nestor, Piccuito, Post, Thompson

ABSENT: Executive Vice Presidents Lydon (u.b.), Exec. V.P. Heffernan, Vice Presidents Beauregard, Burke, Ceccaroni, Chigas, Clark, Corbett, Damery, Drew, Farmer, Ferin, Ferreira, Foley (u.b.), Kerr, Lima, Mahar, Mango, Mele, Mills, Mullane, O'Brien, Walsh (u.b.)

Meeting opened with prayer by V.P. Dick Piccuito.

MMS to accept minutes of August Council meeting. So voted.

MMS to accept minutes of Executive Officers meeting. So voted.

Pres. Osborn asked Council's approval of names on Committees for Convention.
MMS to approve these names. So voted.

Vice President Alman introduced Julia Kamel from the ILGWU, union rep. for 25 years and Manager of Local 24 and Asst. Mgr. of Northern New England District Council.

MMS to have Julia Kamel replace Cecilia Leshyk as a Vice President on the Executive Council. Passed unanimously.

President Osborn administered the oath of office to Julia Kamel.

PRESIDENT'S REPORT

Pres. Osborn reported on his activities over the past month:

- Attended the 25 year recognition dinner for trade unionists at IBEW 1505
- Labor Week presentation on North Shore with V.P. Mahar and John O'Connor from Local 201
- Boston and Quincy Legislative night - Pres. Osborn thanked V.P. Joyce for his help on this and said it went very well.
- Statewide meeting for United Way Committee - to reorganize the statewide committee for the AFL/CIO -- Robin Goshea was made chairman of this committee.
- Met with Jim Grande on vocational education and labor problems there.
- Met with Sec. Eustace and Iandelacaro - worked out a settlement for a transition problem that was occurring.
- Attended the New Bedford/Berkshire/Hathaway closing of the last textile plant in New Bedford -- a sad day.
- Attended Laborer's Local 876 50th Anniversary
- Attended Local 5 Shipbuilders rally in Quincy -- this was attended by Congressmen Studds and Donnelley. They pledged their assistance. Pres. Osborn asked anyone who has not turned in their petition to do so.
- Started a Watertown local community action committee -- good spirit there.
- State meeting of all top officers in the state council and central labor councils to explain the efforts of National AFL/CIO to try to get full per capita payments to the Council to back up their efforts.
- Went to New Bedford, then to Fall River, Heritage Park, with Nick Roussos to participate in their Labor Week activities.
- Spoke at the Springfield Central Labor Council breakfast on Labor Day.

- Attended 50th Anniversary of Local 177 ACTWU in New Bedford.
- Participated in the Waiter/Waitress race in V.P. Bozzotto's Local.
- Attended John Driscoll's retirement party in Connecticut

MMS to send Betty Tianti a letter of congratulations on her new appointment to take John Driscoll's place as President of the Connecticut AFL/CIO. Passed unanimously.

Discussion on the Ludlow bank strike -- only bank organized in the region. Pres. Osborn pledged the support of the Council and he will keep the Council updated.

- Attended Dick LeBlanc's union picnic -- great success.
- Appeared on Channel 7 on Workers Comp. and other radio stations
- Much discussion on the Coors Boycott and the efforts being expended in this area.

Pres. Osborn discussed the Convention and some of the current issues which will be focused upon. Referendum questions may evolve on Prevailing Wage, Workers Comp., Prop. 2 1/2.

Much discussion took place on the Workers Comp. bill, and a short discussion took place on the taxing of fringe benefits and steps that have been taken to oppose this.

Letters to the Council asking for donations discussed and referred to the Executive Officers.

Affiliate mailings on various issues brought up: Prevailing Wage went out already, Workers Comp., not ready for a mailing; on the taxing of benefits, that will go out.

V.P. Faherty discussed MASSPIRG's petition on setting up a consumers utility board. Recommended that the Council reject any move on their part to petition the members.

Pres. Osborn and V.P. Joyce agreed with V.P. Faherty.

V.P. Devlin felt that three resolutions be offered on the tax bill, prevailing wage and workers comp.

MMS to accept the President's report. Passed unanimously.

SECRETARY-TREASURER'S REPORT

Financial report noted.

Sec.-Treas. Carpenter pointed out Item 14 Federal Reserve Bank -- there's an extra two weeks - normally it's about \$7,000 -- we had to pay an extra two weeks. Receipts are higher than normal because of the per capita which usually comes in at Convention time. The locals want to pay up on their per cap and this reflects in a higher than usual receipt figure.

Sec.-Treas. Carpenter discussed contacting the delinquents as recommended by V.P. Joyce -- as reflected the delinquent list has decreased. Also, as reflected by the report the membership numbers are decreasing and the Secretary-Treasurer asked for help in keeping these numbers up.

Sec.-Treas. Carpenter discussed the ad book. Cited the figures. Urged greater participation

Convention discussed in terms of numbers of delegates attending.

Sec. Treas. outlined his activities over the past month:

- Attended a conference on the Central American and South African countries in New York City. Discussed this conference. A further report on this will be made at the next Council meeting at the Convention.

- Plans to attend a meeting in Worcester with all the United Way reps. around the state, to discuss a statewide coordinator. This was explained in detail.

- Attended the Waiters and Waitresses race as a judge

- Attended Education Committee meeting - new committee with Carl Proper taking Joe O'Donnell's place - Committee will place much emphasis on getting labor's history into the public school system.

- Met with French trade unionist, Mr. Bouchet, and exchanged ideas.

- Attended the shipyard demonstration and praised V.P. Piccuito for his efforts.

- Discussed the proposed demonstration at the Convention. Demonstration is against unfair imports.

MMS to have the demonstration/march at the Convention - rain or shine. Passed unanimously.

Sec. Treas. asked everyone to attend the December meeting of the Council so that a photo can be taken which will be held for posterity.

Discussion on the building purchase. Atty. Hal Davis spoke and explained the financing, etc.

MMS to accept the Secretary-Treasurer's report. Passed unanimously.

MMS to commend the Building Trades leadership and membership for their hard work on Muscular Dystrophy in their fundraising drive.

EDUCATION REPORT

Pres. Osborn discussed the topic "Labor Education in the Schools"-- commended the UFCW for their work in this area. He said he contacted the Governor about having a labor representative on the Board of Regents.

Pres. Osborn mentioned that John Stygles Associates is working on writing and printing a book on the subject of Labor History and this will be ready in the near future.

MMS to accept the Education Report. Passed unanimously.

LEGISLATIVE REPORT

Director Foley updated the Council on the current bills:

- Minimum Wage - should be out of Senate Ways & Means very soon.

- Workers Comp. - this bill should move this year and is the priority of the Mass. AFL/CIO. Director Foley explained this bill in great detail.

- Discussed Right-to-Know and how this bill is not being enforced.

- Regarding the Workers Comp. Bill, mandatory referral was discussed.

Much discussion followed on the Workers Comp. Bill.

MMS to accept the Legislative Report. Passed unanimously.

MMS to have a seminar next year on the report "The Changing Situation of Workers", this to be referred to the Executive Officers. So voted.

Labor Guild is offering a course on this subject starting in October.

V. P. Joyce spoke on the taxing of employee benefits.

MMS to refer communications to Executive Officers. So voted.

Roll Call.

Meeting adjourned at 12:00 Noon.

opeiu-6
afl/cio

C A Note of Thanks!





Sept. 11

Dear Arthur,

Your friends Gerald
O'Leary and Jim Peardon
were wonderful. Thursday
morning I'm going back
to the Dept. of Labor and list
all the Apprentices Training
Programs, with their help.
I know this wouldn't be
happening but for your introduction.
It will be wonderful for the
people on welfare to have
access to these programs and
it's a great piece of work for
me to be able to submit.

Many, many thanks!

Ann Bray
Dept of Welfare



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C **Local 285**

Service Employees International Union, AFL-CIO

Nancy Mills
Executive Director

Celia Weisla
President

Paul Hurteau
Secretary-Treasurer

rec'd
9/12/85

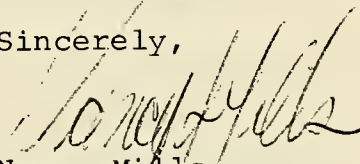
September 9, 1985

Mr. George E. Carptenter, Jr.
Secretary-Treasurer
Massachusetts/AFL-CIO
8 Beacon Street
Boston, MA 02108


Dear George:

I am sorry that I will be unable to attend the
Executive Council meeting on Thursday September
19th. I will be in Washington, D.C. on
union business.

Sincerely,


Nancy Mills
Executive Director
SEIU, Local 285

cc: Arthur Osborn



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OPTICAL COUNCIL

INTERNATIONAL UNION OF ELECTRICAL RADIO & MACHINE WORKERS, AFL-CIO, CLC

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WASHINGTON, D.C.: 1126 SIXTEENTH STREET, N.W. • WASHINGTON, D.C. 20036 • TELEPHONE (202) 296-1200

Rec'd
9/16/85

DAVID J. FITZMAURICE
PRESIDENT
SEBASTIAN J. REBALDO
CHAIRMAN
FRANCES LIEBICH
SECRETARY

September 12, 1985

Arthur R. Osborn, President
Massachusetts/AFL-CIO
8 Beacon Street
Boston, MA 02108

Dear Brother Osborn:

I was very pleased to hear from you as per the letter you sent to me concerning Eye-Mart, which is the company also mentioned in the letter sent out by IBEW to its members.

I am extremely pleased, for what I am saying doesn't normally happens too often, the last two paragraphs of your letter:

" I will be glad to bring your message to the Executive Council at our next meeting. If you wish an affiliate mailing, please feel free to set the text for it and forward it to me.

If there is any other way in which our Council can help you in this union busting fight, please let me know. "

I certainly want to expand our campaign in the state of Massachusetts. Hopefully, I can get things moving in the direction of organizing a lot of these non-union establishments that exist.

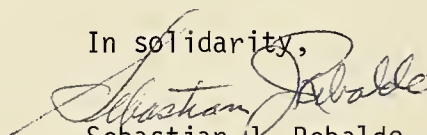
They are trying to infiltrate into the labor unions for the purpose of obtaining patronage through optical vision programs, and I will prepare a general letter and I will send you a copy of what I am doing.

I know that I can depend on you as I have in the past, you have always come through, particularly our three years struggle with Marine Optical Company a few years back.

When I come in to Boston, my next trip, I will call ahead of time and certainly I will appreciate being able to have an appointment with you and discuss some of our problems.

Thanks for the assistance you have given us.

In solidarity,


Sebastian J. Rebaldo,
Chairman

SJR/oc





Tel. (617) 396-2888

UNITED BROTHERHOOD
OF
CARPENTERS AND JOINERS OF AMERICA

Local Union No. 218

ONE CITY HALL MALL
MEDFORD, MASSACHUSETTS 02155

September 9, 1985

Arthur R. Osborn, President
Massachusetts AFL/CIO
8 Beacon Street
Boston, MA. 02108

Dear Arthur:

As per our conversation with regards to the enclosed material on Ordinance #1984 and the veto of Mayor Brune of Somerville, I wish to point out that after fourteen months of various meetings with the subcommittees and attorneys, etc., I find it very difficult that the Mayor of Somerville could find in his wisdom to veto an ordinance that would benefit the apprentices of his city.

In my opinion, I feel the Mayor, if he has any aspirations of running for a higher office, if he would take this stance to veto a labor ordinance, how would he react in a higher position?

Thanking you in advance for your cooperation, I remain:

In Solidarity,

Walter C. Chipman
Fin. Sec.-Bus. Rep.

WCC/gf

Enc.

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CHICAGO



Executive Department
SOMERVILLE, MASSACHUSETTS

EUGENE C. BRUNE

Mayor

GRACE A. ABRUZZIO
Administrative Assistant

September 4, 1985

EDWARD BEAN
Administrative Assistant

The Honorable, the Board of Aldermen
City of Somerville
Massachusetts

Dear Board Members:

Over the past months, you and many other members of our community have examined and debated the merits of altering the City's construction contracting and sale of land procedures. I believe that this discussion has been very positive in nature. All points of view have generally been expressed with a basic concern for improving our City and the opportunities for our citizens. Unfortunately, this is not an issue that readily allows a satisfactory resolution at different but well intentioned points of view. Arguments of both opponents and proponents have substantial merit, as reflected in the nearly even split of the members of your Honorable Board over this ordinance.

Having carefully listened to the arguments regarding this ordinance, and having met with both proponents and opponents, I have concluded that the best interests of the City are not served with its passage. And despite the good intentions and best efforts of proponents, the hoped for benefits of this ordinance are not and cannot be guaranteed, while the added costs for taxpayers are almost certain to occur.

Specifically, the implementation of this ordinance would certainly reduce the number of contractors eligible to bid on city construction projects. Under the ordinance, if a contractor is not affiliated with an approved apprenticeship program, the contractor is not eligible to bid. Generally, less competition translates into greater costs, and given the large size of many of the construction projects in Somerville, these added costs for taxpayers could be substantial. For example, a small 1% increase in the cost of the new vocational trade school would mean an over \$200,000 increase in the actual cost. Given that federal, state and local funds available to the City for such projects are limited, and in some cases diminishing, the result of these higher costs means fewer services for our citizens. The bottom line would mean fewer streets reconstructed, less park rehabilitation, further delays in the maintenance of our public buildings, as well as others.

In return, the ordinance offers no legal and enforceable means by which Somerville's young trades people will be treated with preference when applying



The Honorable, the Board of Aldermen
City of Somerville

September 4, 1985
Page 2.

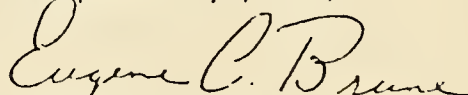
to an approved apprenticeship program. Their status as applicants would be unchanged from what it is now. I cannot in good conscience support an ordinance where the added costs for taxpayers are certain, but the benefits for our citizens are only hoped for. If the concern is for improving the opportunities of our youth in the work force, I think it more prudent to invest in projects as we have done, such as the new Vocational Trade School, where the costs are known and the benefits certain.

Additionally, I do not believe that Somerville should be separated, and adopt construction contracting and land disposition procedures that are different from all other 351 cities and towns in the Commonwealth. To date, no other municipality has adopted an ordinance such as that proposed in Somerville, even though similar requests have been made. More appropriately, since the apprenticeship and the prevailing wage programs were enacted by the state legislature, then the further expansion of these programs should also occur at that level. In this manner, all municipalities as well as the agencies of the state government, would be subject to the same rules and regulations. If such state-wide legislation were passed, I would assure its effective implementation here in Somerville with the knowledge that our City's taxpayers face the same costs as those in our neighboring communities.

Finally, for those who view this ordinance as a union vs. non-union issue, I think the record should be clear. During these past years, a tremendous amount of both public and private construction has been initiated, bringing new jobs and tax base to our City. During this administration, more than 70% of the City's construction work has been awarded to union contractors. The Somerville Comprehensive High School, the new Public Safety Building, the Davis Square Street Improvements, among many others, are all being built by union workers and represent over \$30 million in contracts in the past three years. Clearly, given this track record, union contractors can compete and succeed in an open and competitive bidding process and have substantially benefited from the projects now underway in our City. Certainly, if the proposed ordinance were to pass in Somerville, there would be major litigation filed against the City by contractors excluded from the bidding process. Given state, and especially federal requirements mandating open and competitive bidding for construction projects, such litigation would take months to resolve at great expense to the City. Construction projects for both union and non-union contractors and their workers would be stalled and the progress of these important projects for our citizens would be jeopardized.

Therefore, I am returning to your Honorable Board this evening Communication No. 143338, An Ordinance Relating to Construction Contracts, Contracts for Sale of City Property and Federally Assisted Construction Projects, along with my veto message as stated above.

Respectfully yours,



Eugene C. Brune
Mayor

DATE SEP-9 1985

A TRUE COPY ATTEST:

William J. Donovan

CITY CLERK

Brune vetoes building bill

By Nick Tate
Staff writer

Mayor Eugene Brune yesterday vetoed a controversial "apprenticeship" ordinance narrowly passed by the Board of Aldermen (BOA) last month, saying, "The best interests of the city are not served by its passage."

The measure, which has been backed by unions and opposed by smaller, non-affiliated contractors, would have required all companies doing work on city projects of \$500,000 or more to be affiliated with a state-approved apprenticeship program.

Explaining his decision to veto the ordinance, Brune said this week, "I consulted with all my staff people...and we discussed it at great length. We found the only reason for passing this would be (for) political (considerations), so that the unions would think of me favorably, whether I'm campaigning for this office or for any other office I might seek."

"But I couldn't think of it that way," he concluded. "I cannot talk out of both sides of my mouth.... I have to manage the city to the best of my ability, that's my biggest priority."

Although Brune said there were strong arguments for both sides of the ordinance issue, "Despite the good intentions and best efforts of proponents, the hope for benefits cannot be guaranteed while the added costs for taxpayers are almost certain to occur."

Explaining his conclusions by reading from a statement he was to submit to the BOA last night (after Journal press deadlines), the mayor said the implementation of the ordinance would reduce the number of contractors eligible to bid on certain city projects. "Generally," he stated, "less competition translates into greater costs...for taxpayers. The results of these higher costs would be

fewer services and the bottom line would be fewer road construction projects, and fewer parks refurbishing."

In addition, Brune said, the ordinance would provide "no legal and enforceable means" by which Somerville's young trades people would be treated with preference when applying to an approved program. "So I cannot in good conscience support an ordinance where the added costs for taxpayers are certain but the benefits are only hoped for," he commented.

Political ramifications Although the ordinance has been viewed as pro-union, Brune claimed his veto was not intended to mark him as an anti-union official. "I think

the record should be clear," he said, "more than 70 percent of the construction work in the last few years in Somerville has been awarded to union contracts — the Somerville comprehensive high school project (\$25 million), the new public safety building (\$4 million) and Davis Square street improvements (nearly \$1 million) are all being built by union workers, representing over \$30 million in contracts."

He added that he does not expect the unions to reproach him for his veto, saying, "If they were to examine what I've done in this city and...just the fairness I've given all the union trades in the city, it would be hard for them to be against me."

Brune admitted, however, that

union response to his veto was one element of consideration in formulating his response, in part because the mayor is weighing the option of running for Congress as the representative from the Eighth Congressional District.

"I still haven't made a decision," he said, qualifying his statement, "but I'm thinking very seriously of it.... I don't know deep in my own conscience if I want to run. I thought about this issue as one that might affect my chances, but again, I had to consider the city first."

The ordinance — which was passed by the BOA on August 8 by a 6-4 vote — would require a two-thirds' vote by the aldermen to override the mayor's veto.

Somerville Journal



Board of Aldermen
City of Somerville
Massachusetts

In Board of Aldermen

ORDINANCE No. 1984 -

CHAPTER 17

CONSTRUCTION CONTRACTS, CONTRACTS FOR SALE
OF CITY PROPERTY AND FEDERALLY ASSISTED
CONSTRUCTION PROJECTS

SECTION 1.

Sec. 17-1 Apprenticeship Requirements: City Construction Contracts

Each contract for construction entered into by the city, the amount of which exceeds \$500,000.00 Dollars, shall be performed by a contractor affiliated with at least one apprenticeship program for a construction trade which has been approved by the Commonwealth of Massachusetts Department of Labor and Industries. In order to assure compliance with this section, all bid solicitations for said contracts shall include a requirement that the contractor's bid include a statement by the contractor listing the apprenticeship programs with which it is affiliated and stating the number of apprentices in each trade it will employ in the performance of the contract. Each such contract shall specify the number of apprentices to be employed by the contractor in the performance of the contract, and shall provide that the contractor shall give preference in the hiring of said apprentices to residents of the City of Somerville and to minority and female applicants in accordance with the policies established by the city. This section shall not apply to emergency contracts or to contracts which are not subject to bidding requirements.

Sec. 17-2. Sale and Development of City Property and Publicly Funded Construction Projects: Requirements for Contractors

Each agreement for the sale of real property owned by the City of Somerville which will result in a construction project on land sold by the city, and each funding agreement entered into by the city for a construction project in the

city funded in whole or in part with city, state or federal funds, which funds are administered by the city, shall include a provision requiring that all contractors performing work on said project pay their laborers full prevailing wage, as determined for each trade by the Commonwealth of Massachusetts Department of Labor and Industries. Prior to entering into any agreement governed by this section, the city shall obtain a list of all contractors who will be performing work on said project and shall have the right to reject any contractor with a history of prevailing wage violations, or other labor relations violations, as evidenced by the records of the Commonwealth of Massachusetts Department of Labor and Industries.

Sec. 17-3. Federally Assisted Construction Projects:
Payroll Records

All contractors performing work on construction projects funded in whole or in part with federal funds shall be required to submit to the city monthly during each month of construction copies of payroll records for all employees who perform work on the project. The purpose of this section is to monitor compliance by contractors with requirements of prevailing wages to its laborers. (Davis-Bacon Requirements)

SECTION 2.

This ordinance shall take effect upon its passage by the Board of Aldermen and approval by the Mayor.

Our opinion

THURSDAY, SEPTEMBER 5, 1985

A careful distinction

In vetoing a controversial "apprenticeship" ordinance this week, Mayor Eugene Brune took a stand that guarantees he will lose the support of some pro-union backers. But he will also gain the respect of those voters who understand his need to act as a city manager concerned with finances rather than as a mayor up for re-election.

Despite what appears to be a relatively easy political contest ahead for Brune, his veto of an ordinance that received solid union backing is a strong one in a blue-collar city such as Somerville. But critics should not rush to a harsh judgment of the mayor as anti-union, for the issue cannot be evaluated solely on an ideological level.

The ordinance, revamped and approved by the Board of Aldermen by a 6-4 vote on August 8, would have required any contractor bidding on city-funded jobs over \$500,000 to be affiliated with a state-certified apprenticeship training program. Although backers of the bill contend the ordinance could be a boon to Somerville's youth by way of training programs, there are no legal guarantees for such action. Therefore, the potential benefits to city residents are reduced with the "preference" clause.

The primary argument against the ordinance was that city construction costs would increase, thus hitting the taxpayers' pockets, as a result of a smaller bidding pool. Since the BOA approved the bill, a number of legal questions were raised, among them: What would be the ramifications for state or federally subsidized pro-

jects? Would subcontractors be required to abide by the ordinance? Does it unfairly limit competition? Is it discriminatory against non-affiliated contractors?

In taking his stance, Brune appears to have carefully considered these and other questions and made the decision not to force Somerville to be the first city in the state to provide answers — in court, or otherwise. Also, because planning experts don't believe the market in Somerville to be a developer's utopia, the potential reduction of competition is another area where tampering might prove ultimately harmful to the city's progress and financial integrity.

The bill's underlying principle — that of providing jobs for Somerville youth — is not guaranteed, but at best hoped for. The costs of such a principle, however, are fairly certain and thus prohibitive.

Brune's recognition and separation of practical reality from uncertain idealism has eliminated a measure that could very well have placed Somerville's financial and developmental integrity on the line. In addition, the mayor's separation of political motivation from the need to make decisions in the city's best interests can only result in further progress in Somerville's continuing development.

Should the BOA consider seeking a two-thirds' vote to override Brune's veto, members should similarly think long and hard about their own motivations and consider the potential negative impact such an action might have on their constituents.

Our opinion

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UNITED WAY
of Massachusetts Bay



*Years of Service
Thanks to You!*

Two Liberty Square
Boston, MA 02109-3966
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Hutchins & Wheeler

Treasurer
Garth Marston
Chairman
The Provident Institution for Savings

Executive Vice President
Robert X. Chandler

*Refer to
Committee
p. 8-C*

MEMORANDUM

TO: United Way Executive Committee

FROM: Robert X. Chandler, Executive Vice President *RXC*

DATE: September 9, 1985

SUBJECT: Attached Memo: CFC Regulations

The attached memo from the Office of Personnel Management is an announcement regarding CFC regulations. The campaign this fall will be conducted under the 1984 rules. There will be new regulations published very shortly to cover the 1986 campaign. These regulations will limit campaign eligibility to traditional health and welfare charities rendering direct services to people who need them.

The Supreme Court decision rendered earlier this summer will have important implications with respect to eligibility in the employee campaigns conducted by the Commonwealth of Massachusetts and the City of Boston. It may also have important implications in the future regarding employee campaigns in local municipal government and public school systems.

Please read this memorandum, and if you have any questions about its implications, we can discuss them at Friday's Executive Committee meeting.

RXC:sm1

Enclosure



UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, D.C. 20415

Office of the Director

August 19, 1985

CFC MEMORANDUM NO. 85-5

MEMORANDUM FOR LOCAL FEDERAL COORDINATING COMMITTEES

SUBJECT: Regulations for the Fall 1985 CFC

This memorandum announces our intention to publish, immediately, regulations to implement Presidential Executive Order No. 12404 of February 10, 1983. However, these regulations will become effective for the 1986 campaign. The 1985 campaign will be conducted under the 1984 rules.

The decision to defer implementation of the new rules until 1986 has been made with the utmost reluctance. We now have clearcut Presidential policy, established in an Executive Order and upheld by the Supreme Court, to confine campaign eligibility to traditional health and welfare charities rendering direct services to people who need them. There is a broad consensus that this policy will strongly benefit the campaign and the millions of people receiving assistance through the CFC.

Unfortunately, the Supreme Court's vindicating decision was not issued until the last day of its Term, and by that time preparations for the fall 1985 CFC were already substantially under way. An intensive assessment of the practical considerations involved strongly suggests that the 1985 campaign would suffer more from the several months delay entailed in publishing new regulations at this date than from continuing to operate under the 1984 rules for one more year. An additional, significant consideration in reaching this conclusion is the fact that, prior to my appointment as Director, OPM released guidance announcing that the Campaign would be conducted under the 1984 rules. It is important for the public to have confidence in the reliability of Agency communications.

For local campaigns in which the local Federal Coordinating Committee elects to publish an optional local list, the deadline of July 15, 1985, established in CFC Memorandum No. 85-2, is no longer in effect. New deadlines for the receipt of applications must be no earlier than August 30, 1985.

Those organizations that have not yet applied should do so by that date.

I wish you well in your efforts and want you to know that OPM stands ready to support you in any way possible.

A handwritten signature in cursive script, reading "Constance Horner". The signature is written in dark ink and is positioned above the printed name and title.

Constance Horner
Director

UNITED WAY
of Massachusetts Bay



*Years of Service
Thanks to You!*

Two Liberty Square
Boston, MA 02109-3966
(617) 482-8370

President
John P. LaWare
Chairman
Shawmut Bank of Boston, N.A.
Chairman of the Board
Edward E. Phillips
Chairman
New England Mutual Life Insurance Company
Honorary Chairman of the Board
Charles F. Adams
Chairman, Finance Committee
Raytheon Company
Vice Presidents
Verna Brookins
Community Relations Manager
Polaroid Corporation
William L. Brown
Chairman
Bank of Boston, N.A.
Carmen Canino
Assistant Commissioner
Department of Welfare
Commonwealth of Massachusetts
George E. Carpenter, Jr.
Secretary-Treasurer
Mass. State Labor Council, AFL-CIO
Robert E. Cowden, III
Partner
Casner, Edwards & Roseman
William M. Crozier, Jr.
Chairman and President
BayBanks, Inc.
Mary Jane England, M.D.
Assistant Dean
John F. Kennedy School of Government
Harvard University
Gerhard M. Freche
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New England Telephone
Bertram M. Lee
President
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Norman B. Leventhal
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The Beacon Companies
Betsy Nelson
Executive Director
School Volunteers for Boston
Helen Chin Schlichte
Assistant to the Secretary
Executive Office for Administration & Finance
Commonwealth of Massachusetts
Michele F. Spring
President
Spring Associates
Roslyn M. Watson
General Manager
The Transportation Building
Massachusetts Port Authority
Michael Zoob
Vice President
Elderhostel
Secretary
Mary B. Newman
Consultant
Cambridge, Massachusetts
Assistant Secretary
Mary Ellen O'Meara
Partner
Hutchins & Wheeler
Treasurer
Garth Marston
Chairman
The Provident Institution for Savings
Executive Vice President
Robert X. Chandler

MEETING NOTICE

*Communication
J. E. C.*

TO: United Way Board of Directors
FROM: John P. LaWare, President
DATE: September 11, 1985
SUBJECT: Board Meeting - September 18, 1985

This is to remind you of the Board of Directors Meeting scheduled for next Wednesday, September 18, 1985 at 12:00 noon at United Way headquarters. As previously announced, the meeting this month will be on the third Wednesday rather than the fourth Wednesday of the month.

Agenda material regarding the meeting will be mailed to you on Friday of this week.

Board of Directors Meeting

Wednesday, September 18, 1985

12:00 Noon

An Equal Opportunity/Affirmative-Action Employer

More than 185 affiliated agencies serving 86 communities in eastern Massachusetts

Local 285

Service Employees International Union, AFL-CIO

Nancy Mills
Executive Director

Celia Wcislo
President

Paul Hurteau
Secretary-Treasurer

*Refer to
Communications
M. E. C*

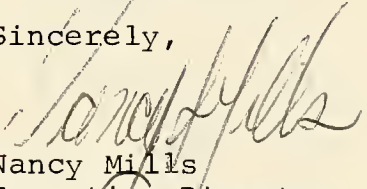
September 9, 1985

Mr. George E. Carptenter, Jr.
Secretary-Treasurer
Massachusetts/AFL-CIO
8 Beacon Street
Boston, MA 02108

Dear George:

I am sorry that I will be unable to attend the
Executive Council meeting on Thursday September
19th. I will be in Washington, D.C. on
union business.

Sincerely,


Nancy Mills
Executive Director
SEIU, Local 285

cc: Arthur Osborn

UNITED WAY
of Massachusetts Bay



Years of Service
Thanks to You!

Two Liberty Square
Boston, MA 02109-3966
(617) 482-8370

President
John P. LaWare
Chairman
Shawmut Bank of Boston, N.A.
Chairman of the Board
Edward E. Phillips
Chairman
New England Mutual Life Insurance Company

Honorary Chairman of the Board
Charles F. Adams
Chairman, Finance Committee
Raytheon Company

Vice Presidents
Verna Brookins
Community Relations Manager
Polaroid Corporation

William L. Brown
Chairman
Bank of Boston, N.A.
Carmen Canino
Assistant Commissioner
Department of Welfare
Commonwealth of Massachusetts

George E. Carpenter, Jr.
Secretary-Treasurer
Mass. State Labor Council, AFL-CIO

Robert E. Cowden, III
Partner
Casner, Edwards & Roseman

William M. Crozier, Jr.
Chairman and President
BayBanks, Inc.

Mary Jane England, M.D.
Assistant Dean
John F. Kennedy School of Government
Harvard University

Gerhard M. Freche
President
New England Telephone

Bertram M. Lee
President
B.M.L. Associates

Norman B. Leventhal
Chairman
The Beacon Companies

Betsy Nelson
Executive Director
School Volunteers for Boston

Helen Chin Schlichte
Assistant to the Secretary
Executive Office for Administration & Finance
Commonwealth of Massachusetts

Micho F. Spring
President
Spring Associates

Roslyn M. Watson
General Manager
The Transportation Building
Massachusetts Port Authority

Michael Zoob
Vice President
Elderhostel

Secretary
Mary B. Newman
Consultant
Cambridge, Massachusetts

Assistant Secretary
Mary Ellen O'Meara
Partner
Hutchins & Wheeler

Treasurer
Garth Marston
Chairman
The Provident Institution for Savings

Executive Vice President
Robert X. Chandler

September 10, 1985

C

Mr. George E. Carpenter, Jr.
Secretary-Treasurer
Massachusetts State Labor Council
AFL-CIO
Eight Beacon Street
Boston, MA 02108

Dear George

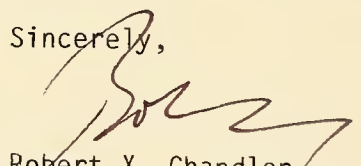
I received a copy of the letter sent to you inviting you to the United Way Executives meeting in Worcester on Friday, September 27th. I am enclosing a list of local United Way organizations in the Commonwealth. This list indicates the name of the chief staff officer of the local United Way, the address and phone number, the population covered by the United Way, and the amount raised in the campaign held in the fall of 1983. Populations don't change, and you can assume that the "average" increase of the local United Ways around the Commonwealth in the fall of 1984 was 8 - 9% over 1983.

As I indicated to you in my previous letter, I fully support the concept of a comprehensive state-wide community services program. It will be up to you and the leadership in organized labor, however, to sell the other local United Way organizations (staffs and Board) on their participation in and financing of the proposed program. A couple of points you should probably have in mind in selling the local United Way executives from across the state on the comprehensive community services program:

- The 25 individual United Ways listed on the attachment, cover a total population in the Commonwealth of approximately 5,300,000 persons, with 54.9% of that total being covered by local United Ways other than United Way of Massachusetts Bay, Inc.
- The 25 individual United Ways listed raised \$56,416,000 in the fall of 1983, of which 43% was raised by local United Ways other than United Way of Massachusetts Bay.

I will be at the meeting on September 27th, and I will be supportive of the comprehensive state-wide program which seems to be a priority interest at this point, within the Department of Community Services of the AFL-CIO.

Sincerely,


Robert X. Chandler
Executive Vice President

RXC:sm1

CC: Jordan Biscardo
William Hauenstein
Richard Post
Lawrence Sullivan
Kevin Maher

City
Organization No.
Type and Size Group

Address and Executive

Postal
Code

Area Code/
Phone No.

Population
Covered

\$ Amount
Raised
1983

Massachusetts (MA)

STATE ORGANIZATION 23001	UNITED WAYS OF MASSACHUSETTS 87 KILBY ST. BOSTON, MASSACHUSETTS JOHN G. KING, DIR, GOV'T RELATIONS OFFICE	02109	617 482-8370		
ATHOL 23015F VIII	ATHOL AREA UNITED WAY, INC. 545 MAIN ST. JANET MANN, PRESIDENT (CVO)	01331		110,000	
ATTLEBORO 23020F VI	UNITED WAY OF NORTHERN BRISTOL COUNTY, INC. 21 PARK ST. RICHARD F. SARGEANT, EXEC DIR	02703	617 222-2337	35,000	600,135
BEVERLY 23030F VI	UNITED WAY OF THE CENTRAL NORTH SHORE, INC. SIX KNOWLTON ST. JOSEPH R. NARDONE, EXEC DIR	01915	617 922-3966		606,414
BOSTON 23050F I	UNITED WAY OF MASSACHUSETTS BAY 87 KILBY ST. ROBERT X. CHANDLER, EXEC VICE PRES	02109	617 482-8370	2,391,146	32,029,936
BOSTON 23060C I	UNITED COMMUNITY PLANNING CORP. 87 KILBY ST. JEROME J. WILCO, EXEC VICE PRES	02109	617 482-9090		
BROCKTON 23090F IV	OLD COLONY UNITED WAY, INC. 47 HIGH ST. KARL A. REICHE, EXEC DIR	02401	617 583-6306	398,287	1,000,108
CAMBRIDGE 23070C I	CAMBRIDGE COMMUNITY SERVICES 99 BISHOP RICHARD ALLEN DR. PHYLLIS SIMPKINS, EXEC DIR	02139	617 876-5214		
CLINTON 23120F IX	CLINTON COMMUNITY CHEST 257 EAST ST. P. O. BOX 568 JACK SARGENT, EXEC SEC	01510	617 368-1619	13,042	50,377
FALL RIVER 23160F IV	UNITED WAY OF GREATER FALL RIVER, INC. 101 ROCK ST. P. O. BOX 2550 JOHN B. CUMMINGS, JR., EXEC VICE PRES	02722	617 678-8361	150,804	1,233,464
FITCHBURG 23180U IV	UNITED WAY OF NORTH CENTRAL MASS., INC. 915 SOUTH ST. FRANK M. SALLAGHER, EXEC DIR	01420	617 345-1577	102,115	1,014,239
FRAMINGHAM 23200U VI	THE UNITED WAY OF SOUTH MIDDLESEX, INC. 276 UNION AVE. P. O. BOX 568 EDWARD J. REILLY, EXEC DIR	01701	617 872-3291	143,711	507,136
GARDNER 23210F VII	UNITED WAY OF GARDNER, INC. 66 PARKER ST., ROOM 16 MRS. ALVIN P. PERREAU, EXEC SEC	01440	617 632-1350	18,259	238,740
GREENFIELD 23230F VII	UNITED WAY OF FRANKLIN COUNTY, INC. 50 MILES ST. ALFRED C. HAVENS, JR., EXEC DIR	01301	413 773-5462	66,200	393,374
HOLYOKE 23250F V	UNITED WAY OF HOLYOKE, SOUTH HADLEY AND GRANBY, INC. 256 MAPLE ST. JOSEPH SHULMAN, EXEC DIR	01040	413 532-3232	66,767	846,242
HYANNIS 23260F VII	UNITED WAY OF CAPE COD, INC. 220 W. MAIN ST. FRANCIS M. HOYT, EXEC DIR	02601	617 775-4746	164,200	462,500
LAWRENCE 23270U II	MERRIMACK VALLEY UNITED FUND, INC. 430 N. CANAL ST. P. O. BOX 537 THOMAS F. O'LEARY, EXEC DIR	01842	617 682-5296	539,841	4,793,043
MARLBORO 23290F VII	GREATER MARLBOROUGH UNITED WAY 20 FLORENCE ST.; USPO BLDG. P. O. BOX 424 JANET PRIESTLEY, PRESIDENT (CVO)	01752	617 481-4703	29,911	248,614
NEW BEDFORD 23310F IV	UNITED WAY OF GREATER NEW BEDFORD 106 SPRING ST. P. O. BOX F823 L. V. SOUZA, EXEC DIR	02742	617 994-7625	148,071	1,010,000
NORTH ADAMS 23330U VII	NORTHERN BERKSHIRE UNITED WAY 85 MAIN ST. ARLON E. NELSON, EXEC DIR	01247	413 663-9062	34,530	251,031
NORTHAMPTON 23350U VI	HAMPSHIRE COMMUNITY UNITED WAY, INC. 125 STATE ST. P. O. BOX 123 JOHN F. SHEEHAN, PRESIDENT	01060	413 584-3962	118,192	556,000
NORWOOD 23360F VIII	UNITED FUND OF NORWOOD 534 NEPONSET ST. P. O. BOX 889 GEORGE M. RUBOVY, PRESIDENT	02062	617 762-3633	29,812	150,380
PITTSFIELD 23380U IV	BERKSHIRE UNITED WAY, INC. 54 WENDELL AVE. JAMES G. WILLIAMSON, EXEC DIR	01201	413 442-6948 413 637-0102	63,184	1,296,215
PLAINVILLE 23385F X	UNITED WAY OF PLAINVILLE, INC. 65 N. WASHINGTON ST. P. O. BOX 1071 RUTH JENSEN KOHLER, EXEC DIR	02761	617 695-6011		49,896
SOUTHBRIDGE 23420F VII	UNITED WAY OF SOUTHBRIDGE, STURBRIDGE AND CHARLTON, INC. 55 EVERETT ST. BARBARA T. NOGA, EXEC DIR-TREAS	01550	617 765-5491	29,345	290,044
SPRINGFIELD 23430F III	UNITED WAY OF PIONEER VALLEY, INC. 194 MILL ST. P. O. BOX 3040 HERBERT E. CLAUSON, EXEC DIR	01102-3040	413 737-2691	303,833	3,850,141
SPRINGFIELD 23440C III	THE COMMUNITY COUNCIL OF GREATER SPRINGFIELD, INC. 1365 MAIN ST., SECOND FLOOR ROBERT J. VAN WART, EXEC DIR CARL M. VAN BUSKIRK, ASSOC EXEC DIR	01103	413 781-3650		
TAUNTON 23460F VII	UNITED WAY OF GREATER TAUNTON, INC. 54 LONGMEADOW RD., P. O. BOX 416 PAUL PAGANO, EXEC DIR	02780	617 822-1371	63,522	387,025
WEBSTER 23480F VIII	UNITED WAY OF WEBSTER & OUDLEY, INC. 275 MAIN ST. P. O. BOX 638 GENEVIEVE McNAMARA, EXEC DIR	01570	617 943-7500		130,000
WORCESTER 23520U II	UNITED WAY OF CENTRAL MASSACHUSETTS P. O. BOX 1511 WILLIAM A. HUNTER, ACTING EXEC DIR LINDA C. GAUVIN, CAMPAIGN DIR	01601	617 757-5631	296,053	4,318,475

American Federation of Labor and Congress of Industrial Organizations

EXECUTIVE COUNCIL



815 Sixteenth Street, N.W.
Washington, D.C. 20006
(202) 637-5000

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Richard I. Kilroy
William H. Bywater
Kenneth J. Brown
Lynn R. Williams

August 30, 1985

*Refer to
Communicator
91. E. C*

Mr. George Carpenter, Jr., Secretary-Treasurer
Massachusetts AFL-CIO
8 Beacon Street, 3rd Floor
Boston, Massachusetts 02108

Dear Brother Carpenter:

As you may know, the AFL-CIO, along with several state federations of labor, is co-sponsoring a series of international affairs conferences dealing primarily with issues concerning Central America and South Africa. The dates of these conferences are as follows:

New York -- September 13-14
Michigan -- September 20-21
Dallas -- October 18-19
Anaheim -- October 26

The conferences are designed to inform state and local federation leadership about AFL-CIO policies and programs in these two crucial areas of the world, and to provide an opportunity for concerns and questions to be raised. A sample program is attached.

I would like to invite you to attend the New York Conference which is being held at the Sheraton Inn, Laguardia, starting at 8:00p.m. on Friday, September 13.

Since space is limited at these conferences, you should contact me (637-5282) if you plan to attend. You will need to make your own hotel and travel arrangements. Participation in the conferences will be by invitation only.

Hope to see you at the conference.

Sincerely and fraternally,

Donald Slaiman, Deputy Director
Department of Organization and
Field Services

cc: Ed Cleary

✓
[July 1985]

Dear Mr. Osborn,

I would like to thank you, the judges for the 27th Annual Scholarship Award Program of the Massachusetts AFL/CIO, and the AFL/CIO for naming me as the recipient of the "George S. Saint Award." This scholarship will greatly aid me at Northeastern University. I look forward to meeting you, and the fine people of the AFL/CIO at your convention.

Thank you,

Michael Cynewski

[22 Jackson St. Newburyport, MA 01950]





Capital Services of Washington, Inc.

1439 Rhode Island Avenue N.W.
Washington, D.C. 20005
(202) 745-4900

*How
for
Exec Council
mtg on 9-17-85
JRE*

MEMORANDUM FOR FILE

TO: ARTHUR OSBORN, PRESIDENT
GEORGE CARPENTER, SECRETARY-TREASURER

FROM: RICK RENDON, CAPITAL SERVICES, INC.

DATE: SEPTEMBER 1, 1985

RE: STATUS OF AD SALES FOR 1986 YEARBOOK

This memorandum is the third of monthly reports CSI will provide the AFL-CIO. As of Thursday, August 29, 1985 CSI has mailed to, on behalf of the AFL-CIO, the following targets:

DATE MAILED	TARGET GROUP	# PIECES
July 9th	'85 advertizers	36*
July 18th	'83 advertizers & AFL-CIO vendors	21
July 18th	Banks	28
July 18th	Insurance Co.	3
July 19th	Banks	1
July 19th	Insurance Co.	68
July 29th	Banks/Misco.	23
TOTAL OUTREACH TO DATE:		180
PLUS A MAILING TO THE 700 LOCALS-MAILED MONDAY, JULY 29TH.		

TOTAL COMMITMENTS TO DATE:

21 ADS FOR \$ 9,250

* STATE LEGISLATORS HAVE BEEN MAILED BUT NOT SOLICITED.

-2-

To date 45 LOCALS have responded to our mailing
as well, which brings the grand total, as of 8/29, to:

TOTAL COMMITMENTS.....	\$11,050
DOLLARS IN HAND.....	\$3,250



SERVICE
IZATIONS, INC.

headquarters
ina Avenue, N.W.
ton, D.C. 20004
3-8121

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Ronald W. Reagan

Honorary Campaign Chairman
Bob Hope

Chairman
Dennis P. Long

President
Gen. George S. Blanchard
USA (Ret)

Executive Vice President
Michael E. Menster

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Program Director
Carole M. Felz

USO COUNCIL OF NEW ENGLAND, INC.

46 Joy Street, Boston, Massachusetts 02114 (617) 720-4949

Rec 9/5/85

Dear Executive Committee Member:

The next Executive Committee Meeting will
be held:

12:00 NOON, SEPTEMBER 19, 1985

USO COUNCIL OF NEW ENGLAND

Please call (617) 720-4949 if you will or will
not attend.

Thank you.

call regrets

James J. McAllister
President

(Suggested cost of luncheon - \$2.00)

rec'd
8/29/85

C
+ Copy
to
G/VO

United Steelworkers of America

AFL-CIO / CLC

FIVE GATEWAY CENTER, PITTSBURGH, PA. 15222

Communications
Department

Russell W. Gibbons
Director

Phone: (412) 562-2442

August 27, 1985

Arthur Osborn - President
Massachusetts AF-CIO
8 Beacon St., Rm. 48
Boston, Massachusetts 02108

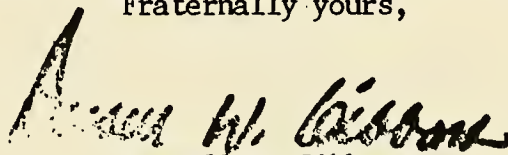
Dear Sir and Brother:

The AFL-CIO Union Label and Service Trades Department has advised us of your need for souvenirs for a forthcoming public event. We are happy to cooperate in this endeavor.

Under separate cover, we are shipping you some literature and a supply of metal rules which you may find suitable for distribution on this occasion. This should arrive by the date requested.

We wish you every success at your scheduled gathering.

Fraternally yours,



Russell W. Gibbons
Director

RWG/smp

cc: Cornelius Printing Company -- Please send 50 USWA six-inch metal rulers and 50 PR-193R.



The Commonwealth of Massachusetts

Industrial Services Program

MICHAEL S. DUKAKIS
GOVERNOR

PAUL J. EUSTACE
SECRETARY OF LABOR

EVELYN F. MURPHY
SECRETARY OF ECONOMIC AFFAIRS

PATRICIA HANRATTY
EXECUTIVE DIRECTOR

August 7, 1985

Arthur R. Osborn
President
Massachusetts AFL-CIO Council
8 Beacon Street
Boston MA 02108

Dear Arthur:

Please find enclosed a list of the ISP program managers and their areas.
Let me know if you need any further information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Suzi".

Suzanne Teegarden
Director
Re-Employment Assistance Programs

ST/lw
Enclosure



Industrial Services Program
Program Manager Areas

Program Manager	SDA	Project	SDA Director	DES Regional Director	AFL-CIO Area Mgr.
Breck Balmos	Hampton	WAP	Ray Jarvis	Al Sydlo	Norma Hicks
		Easco	"	"	"
		Church Seat	"	"	"
	Berkshires	WAP	David Yorke	Al Sydlo	Norma Hicks
		North Adams	"	"	"
		CRIL			
	Northern Middlesex		Henry Przydzial	Roger Muir	Joe Mello

Special Project -
T.A. on worker
participation

Industrial Services Program
Program Manager Areas

Program Manager	SDA	Project	SDA Director	DES Regional Director	AFL-CIO Area Mgr.
Jenifer Firestone	Franklin/Hampshire	Union Butterfield Greenfield MTAP Wood CRIL Lesnow WAP	Art Schwenger	Al Sydlø	Norma Hicks
Special Project ° ESL °monitoring °women and non- traditional job training	Metro North	Sweetheart Bunker Hill Ferno Forge	Elisabeth Haskell	Joan Branton	Tom Scanlon
	Lawrence		Peter Vanier	Roger Muir	Joe Mello



Industrial Services Program
Program Manager Areas

Program Manager	SDA	Project	SDA Director	DES Regional Director	AFL-CIO Area Mgr.
Reggie Cagle	Brockton	WAP	Joseph Joseph	Bill Lupica	Henry Carreiro
	New Bedford	WAP	Paul Vigeant	Bill Lupica	Henry Carreiro
	Bristol	WAP	James Calkins	Bill Lupica	Henry Carreiro
		NTAP			
	Metro SW	Marlborough	Ann Whooley	Bill Lupica	Henry Carreiro
	Boston		Paul Grogan	Joan Branton	Tom Scanlon
Special Project -education/ older workers					
GED					
Tuition Waiver					

Industrial Services Program
Program Manager Areas

Program Manager	SDA	Project	SDA Director	DES Regional Director	AFL-CIO Area Mgr.
Ed Bartkiewicz	Northern Worcester	Gardner	Christina Dower	John Murphy	Joe Mello
	Southern Worcester	WAP	Steve O'Neil	John Murphy	Tom Scanlon
	Southern Essex	Foster Forbes	Kevin O'Connor	John Murphy	Tom Scanlon
		Parker Brothers*	Harry McCab	Roger Muir	Joe Mello
	South Coastal	USM*			
		General Dynamics	Paul Ricca	Bill Lupica	Tom Scanlon
		*Being Developed			

C

HEALTH
PLANNING
COUNCIL
FOR GREATER BOSTON, INC.

August 7, 1985

Arthur Osborn
President
Massachusetts AFL-CIO
8 Beacon Street
Boston, MA 02108

Dear Mr. ^{ARTHUR} Osborn:

Enclosed please find a report prepared by the Health Planning Council for Greater Boston, Inc., entitled "Municipal Health Insurance Costs in Greater Boston Communities". This report emphasizes the need for labor-management cooperation in working to protect employee health care benefits through the development of health care cost containment strategies.

As you know, as the cost of health care in the nation and in Massachusetts continues to increase, more attention is being given to causes and solutions. The Health Planning Council has been working cooperatively with affected parties. In the fall, the Council will be repeating its basic class on health care cost containment strategies through the Labor Guild's School of Industrial Relations in Boston. Also, we will be continuing to work with individual unions, citizens groups, employers, and Taft-Hartley funds in seeking to identify strategies for protecting employee access to essential health care services.

Let me know how the Council can best be of assistance to you in working to resolve health-related problems. I look forward to continuing to work with you in the months ahead.

Yours truly,

Charles

Charles L. Donahue, Jr.
Executive Director

CLD/caa
Enclosure

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MUNICIPAL HEALTH INSURANCE COSTS
IN
GREATER BOSTON COMMUNITIES

HEALTH PLANNING COUNCIL FOR GREATER BOSTON, INC.
JULY, 1985

PRESIDENT - LEWIS POLLACK
EXECUTIVE DIRECTOR - CHARLES L. DONAHUE, JR.
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ACKNOWLEDGEMENTS

The Health Planning Council for Greater Boston marks the twentieth anniversary of its founding in 1985. In its twenty-year history, the Council has worked with Boston area cities and towns, with employers in the private sector, with labor unions, with health care providers, and with concerned individuals, in seeking to limit health care cost increases. The present report is one in a series of Council reports developed to assist the purchasers of health care in making wise decisions in the health services marketplace.

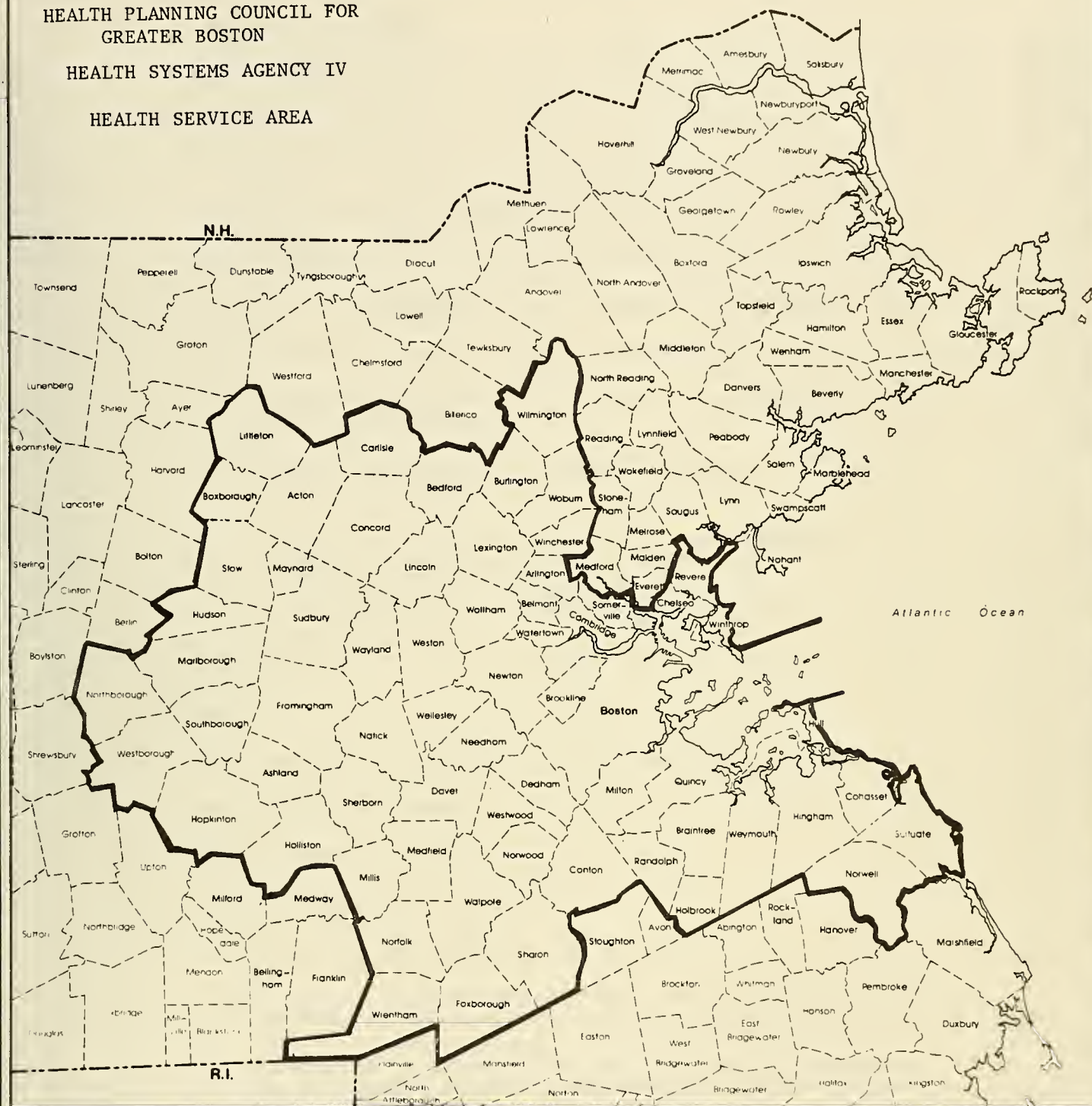
The President and the Board of Directors of the Health Planning Council for Greater Boston, Inc., gratefully acknowledge the assistance of the many individuals who took time to confer with Council staff during the agency's assessment of municipal health insurance spending in the Greater Boston area. These individuals include: James Segal, Allen Tosti, and Thomas Williams of the Massachusetts Municipal Association; John Lambert, representing the Massachusetts Teachers Association; and the fifty-nine municipal contacts - town and city auditors, accountants, treasurers, and others - who provided the Council with financial data for their cities and towns.

Last, but certainly not least, the Council would like to express its appreciation to the principal authors of this document - Linda Hale, Ralph Halpern, and Robert Murphy - and to Carolyn Ahern, Prudence Horne, Audrey Nydon-Rice, Lavette Butler, and Corolette Goodwin, who spent hours typing, printing, and distributing the final report. Lloyd Williams, Gertrude Garelles, and June Murphy also assisted in preparing the report. All of these staff members worked under the able direction of Charles L. Donahue, the Council's Executive Director.

HEALTH PLANNING COUNCIL FOR
GREATER BOSTON

HEALTH SYSTEMS AGENCY IV

HEALTH SERVICE AREA



CITIES AND TOWNS IN HEALTH SYSTEMS AGENCY IV

Acton	Chelsea	Lexington	Norwell	Waltham
Arlington	Cohasset	Lincoln	Norwood	Watertown
Ashland	Concord	Littleton	Quincy	Wayland
Bedford	Dedham	Marlborough	Randolph	Wellesley
Belmont	Dover	Maynard	Revere	Westborough
Boston	Foxborough	Medfield	Scituate	Weston
Boxborough	Framingham	Millis	Sharon	Westwood
Braintree	Hingham	Milton	Sherborn	Weymouth
Brookline	Holbrook	Natick	Somerville	Wilmington
Burlington	Holliston	Needham	Southborough	Winchester
Cambridge	Hopkinton	Newton	Stow	Winthrop
Canton	Hudson	Norfolk	Sudbury	Woburn
Carlisle	Hull	Northborough	Walpole	Wrentham



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MUNICIPAL HEALTH INSURANCE COSTS IN GREATER BOSTON COMMUNITIES

I. SUMMARY OF FINDINGS

- In Fiscal Year 1983 (FY 83) the percent of the total budgets among Greater Boston municipalities spent on health insurance premiums for municipal employees ranged from 1.15% to 6.3%.

On the average these municipalities allocated 2.74% of their total budgets towards health insurance costs, an increase from the FY 82 average of 2.42%.

Forty-four municipalities (70%) spent less than 3% of their budgets towards health insurance costs; nineteen communities (30%) allocated more than 3%.

- The sixty-five cities and towns in this report collectively spent \$85 million for health insurance for FY 83.

Most municipalities (89%) experienced an increase in health insurance premium costs from FY 82 to FY 83.

For thirty-one Greater Boston communities (50%) health insurance costs increased by 20% or more, even though half of these communities had no increase in the number of full time municipal employees.

- Among sixty-three Greater Boston municipalities the amounts spent in FY 83 for their employees' health insurance premiums ranged from \$199 per household to \$35 per household.

The median per household cost for municipal employees' health insurance premiums among Greater Boston communities in FY 83 was \$69.

- The city of Boston in FY 83 spent \$37,200,000, representing 6.2% of the total municipal budget, on health insurance premiums for city employees.

Boston's health insurance costs increased 10% from FY 82 to FY 83.

- Most Greater Boston municipal governments (70%) pay half of the total cost of health insurance premiums for active employees. The remaining municipalities pay more than 50%, including three communities that pay 99% of the premium costs.

Most municipalities (90%) also pay at least 50% of the health insurance costs of retired employees.

II. INTRODUCTION

The rising cost of health care has had an increasingly pervasive effect on the business, corporate and labor communities, municipalities and the individual consumer.

This problem is particularly acute in Massachusetts. Business and corporate employers in the Greater Boston area have found their health insurance premium costs increasing from 30-40% in the past year. The health insurance premium for a family plan coverage in the Greater Boston area averages \$2,700 per year, \$1,000 more than comparable coverage in other parts of the nation. The traditional 2-3% payroll allocation for health insurance costs has now risen to 18-20% of the average salary, as much as 30% for some workers. While the overall payroll expenses are doubling every ten years, expenses for health insurance premiums are doubling every three years. Certain employers have begun a concerted effort to respond to this problem of rising health costs. The Massachusetts Business Roundtable played a key role in the recent enactment of Chapter 372, the most significant hospital cost containment law ever passed in Massachusetts. The Roundtable also recently published two reports¹ to educate its membership to the problem of rising health insurance costs and to present options for their active involvement in an attempt to bring the problem under control.

Organized labor has also demonstrated an increasing concern and active commitment to the health cost problem. Health care benefits issues are now being debated at the bargaining table in negotiations between employers and unions.

¹"Health Care Benefits Survey - A Report of the Health Care Task Force", Massachusetts Business Roundtable, May, 1982.

²"Health Care Costs in Massachusetts - A Report of the Health Care Task Force", Massachusetts Business Roundtable, May, 1982.

Massachusetts labor unions are working to protect and improve employee health care benefits programs. At the national level, the Executive Council of the AFL-CIO has noted: "We cannot wait for legislation to be passed or for the results of local community action to control health care costs... We urge our affiliates, when faced with demands to slash negotiated health care benefits, to propose alternatives which reduce costs without reducing health care benefits."

The purpose of this report is to describe the seriousness of the impact of health insurance premium costs on another group: municipalities in the Greater Boston area. Thus far, cities and towns have not been as active as business, industry and organized labor in the movement to contain health care costs. However, they are becoming increasingly aware of the impact of health insurance premium costs on their individual budgets and could be expected to become much more active in the near future. The Massachusetts Municipal Association has estimated that spending by the state's cities and towns for health insurance increased by \$50 million from 1983 to 1984. This dollar amount represents fully one-third of all state aid to local communities for 1984. The Greater Boston communities spent \$85 million on health insurance in fiscal year 1983, an increase of 13 percent over the previous year.

This report documents the commitment of local resources by the municipalities in the Greater Boston area to health insurance costs, and it identifies those communities where these expenditures should be of greatest concern.

This report has been prepared by the Health Planning Council for Greater Boston, Inc. (HPCGB). The HPCGB is a nonprofit corporation and has been designated by the Federal Government as the regional health planning agency

for the Greater Boston community. The Council has a Board of Directors of consumers and providers committed to the development of a health care delivery system of the highest quality, accessible to all at a reasonable cost.

III. METHODOLOGY

The data presented in this report were obtained directly from the sixty-five Greater Boston municipalities. Staff of the Health Planning Council for Greater Boston, Inc., made contact with the local administrations via a mailed survey, telephone interviews, and a follow-up confirmation letter. Depending on the organizational structure of the municipality, the contact person was a budget director (the most common contact), an accountant, personnel director, treasurer, administrative assistant or executive secretary.

The information solicited pertained to the total municipal budget, the amount spent on health insurance benefits for active full time and retired employees, the share of the premium costs paid by the municipality, the number of active and retired employees, and the types of health insurance coverage. Information was most consistently available for Fiscal Year (FY) 1982 (FY 82: July 1, 1981 through June 30, 1982) and Fiscal Year 1983 (FY 83: July 1, 1982 through June 30, 1983). Information for prior budget years was requested but not readily available and is not included in this report.

The response rate was high but not perfect; certain municipalities are omitted from specific data listings. In most cases written confirmations of the data were received.

Some of the findings draw directly upon figures provided by the contacts, e.g., the actual dollar amounts spent on employees' health insurance. Other findings required certain aggregation of data, e.g., calculating the changes in health insurance costs and number of employees from FY 82 to

FY 83, and the percent of each local budget spent on health insurance. Still other findings were derived by applying independent data sets to figures compiled here, e.g., per capita and per household cost calculations made use of 1980 United States Census statistics.

For additional information on the methodology and data analysis, please refer to the following Appendices.

Appendix A: Letter and questionnaire to municipalities

Appendix B: Confirmation request

Appendix C: Limitations of data

Appendix D: List of municipal contacts

IV. FINDINGS

This section reviews principal findings. Certain data are excerpted and presented, particularly for communities most affected by the items under study. Data for all Greater Boston municipalities can be found in the appendices.

A. Percent of Health Insurance Premiums Paid

Forty-four municipalities (70%) pay 50% as their share of the total cost of health insurance premiums for active employees. The others pay more than half of the premium costs; they are displayed in Table I. These different percents of premium costs paid by municipal employers are one factor in the variations in total health insurance costs among communities.

TABLE I

MUNICIPALITIES PAYING GREATER THAN 50% OF HEALTH
INSURANCE PREMIUMS FOR FULL-TIME EMPLOYEES
FY 83¹

MUNICIPALITY	PERCENT PAID
Cambridge	99%
Somerville	99
Waltham	99
Acton	90
Newton	80
Arlington	75
Boston	75
Boxborough	75
Brookline	75
Chelsea ²	75
Framingham	75
Lexington	75
Maynard	75
Quincy	75
Revere	75
Sudbury	75
Wilmington	75
Littleton	70
Lincoln	60

¹FY 83 includes July 1, 1982, to June 30, 1983.

²Original information not confirmed.

B. Percent of Budget Allocated for Health Insurance

In FY 83 the percent of the total municipal budget which was spent on health insurance for municipal employees ranged from a high of 6.3% in Chelsea to a low of 1.15% in Dover. The average among the sixty-three communities for which data was obtained was 2.74%. Nineteen communities (30%) allocated more than 3% of their total budgets to health insurance premiums, as displayed in Table II. Most notable are Chelsea and Boston, both of which spent more than 6% of their budgets on employees' health insurance coverage.

TABLE II

MUNICIPALITIES ALLOCATING GREATER
THAN 3% OF TOTAL BUDGET FOR
HEALTH INSURANCE PREMIUMS
FY 83

MUNICIPALITY	PERCENT ALLOCATED
Chelsea ¹	6.30%
Boston	6.20
Somerville	5.44
Cambridge	5.32 (Approx.)
Brookline	5.31
Revere	5.25
Newton	5.10
Arlington	4.87
Dedham	4.65
Quincy	4.00
Westwood	3.96 (Approx.)
Northborough	3.85
Waltham	3.83
Watertown	3.77
Framingham	3.71
Littleton	3.37
Natick	3.20
Winthrop	3.14
Lexington	3.10

¹Original information not confirmed.

As a percent of the total municipal budget, health insurance costs increased from FY 82¹ to FY 83 in 78% of reporting municipalities. In FY 82 Greater Boston communities spent an average of 2.42% of their budgets on health insurance premiums, compared to the average of 2.74% in FY 83. There were five communities where these costs as a budget item increased by more than one percent: Roxbury, Revere, Chelsea, Dedham, and Northborough. FY 82 and FY 83 municipal budgets for all communities are presented in Appendix E and the percent of these budgets spent on health insurance are listed in Appendix F.

¹FY 82 includes July 1, 1981 to June 30, 1982.

C. Communities Allocating the Greatest Dollar Amounts

The amount of dollars allocated by each community for health insurance premium costs in FY 83 ranges from \$37,200,000 in Boston to \$45,623 in Boxborough. These dollar amounts are allocated based on the projected costs of premiums determined by Blue Cross which is the major insurer for all communities surveyed. The majority of communities are "experience rated"; that is, premiums are based on the actual use of health care services by employees. This rating system applies to groups of fifty or more subscribers and rates are influenced by the type and cost of the facilities and services used. These dollar amounts are also a function of the number of municipal employees. Those communities allocating one million dollars or more as their share of the total cost of health insurance for FY 83 are displayed in Table III. See Appendix G for cost figures for all Greater Boston communities.

TABLE III

MUNICIPALITIES ALLOCATING ONE MILLION
DOLLARS OR MORE FOR HEALTH INSURANCE
FY 83

MUNICIPALITY	AMOUNT ALLOCATED
Boston	\$37,200,000
Cambridge	7,719,515
Newton	4,403,685
Quincy	4,000,000
Brookline	2,749,326
Somerville	2,649,668
Framingham	2,099,269
Arlington	1,925,225
Waltham	1,800,000
Revere	1,488,779
Chelsea ¹	1,385,000
Lexington	1,040,000
Watertown	1,000,000

¹Original information not confirmed.

D. Increase in Health Insurance Expenditures

Fifty-five communities (89%) experienced an increase in the amount of dollars spent for health insurance in FY 82 to the amount allocated for FY 83. The greatest increase is in Boxborough¹ where the allocated amount grew by 193%. Four communities experienced decreases: Belmont (19%), Medfield (4%), Randolph (3%), and Maynard (1%). Three communities had no change. Those communities experiencing an increase of 20% or more are displayed in Table IV. See Appendix G for the breakdown of all Greater Boston locations.

TABLE IV
MUNICIPALITIES EXPERIENCING AN INCREASE OF TWENTY PERCENT OR MORE
BETWEEN FY 82 AND FY 83 FOR HEALTH INSURANCE COSTS

MUNICIPALITY	AMOUNT SPENT IN FY 1981-1982	AMOUNT ALLOCATED IN FY 1982-1983	PERCENT INCREASE
Boxborough ¹	\$ 15,548	\$ 45,623	193%
Milton	432,800	643,896	49
Weymouth	675,698	997,200	48
Holbrook	151,651	222,922	47
Northborough	88,993	130,000	46
Millis	71,170	103,555	+46
Hingham	352,000	490,000	39
Concord	246,500	339,500	38
Westborough	166,228	227,582	37
Framingham	1,589,562	2,099,269	32
Cohasset	144,441	187,896	30
Littleton	155,000	202,184	30
Arlington	1,488,192	1,925,255	29
Chelsea ²	1,071,358	1,385,000	29
Marlborough	425,000	550,000	29
Needham	719,000	930,000	29
Westwood	395,000	511,000	29
Dover	44,900	57,544	28
Southborough	61,659	78,316	27
Carlisle	41,360	52,000	26
Lexington	823,355	1,040,000	26
Newton	3,500,746	4,403,685	26
Norfolk	45,355	57,188	26
Quincy	3,174,000	4,000,000	26
Winthrop	287,362	363,000	26
Foxborough	208,000	260,000	25
Lincoln	133,767	167,120	25
Dedham	796,435	977,808	23
Norwood	540,000	665,000	23
Burlington	429,070	525,000	22
Waltham	1,500,000	1,800,000	20

¹Boxborough increased its share of the premium costs from a 50% contribution in FY 82 to 75% in FY 83.

²Original information not confirmed.

E. Cost Per Capita and Cost Per Household for Health Insurance Expenditures

A cost per capita and a cost per household were calculated for the health insurance premiums of municipal employees for each fiscal year. The cost per capita equals the total municipal health insurance expenditures divided by the population of that community. The cost per household substitutes the number of occupied housing units for the total population.¹

For municipalities paying greater than 50% towards FY 83 health insurance costs for employees, the per capita costs ranged from \$80.98 (Cambridge) to \$14.59 (Boxborough). The per household costs ranged from \$198.77 (Cambridge) to \$36.59 (Boxborough). For those municipalities paying 50% of the total health insurance costs, the per capita costs ranged from \$38.68 (Westwood) to \$8.99 (Norfolk), and the per household costs from \$122.51 (Westwood) to \$34.94 (Stow).

These cost figures are not intended to imply that each resident or holder of a given community contributes exactly these amounts to the health insurance costs of his/her community. Nonresidential and commercial properties have not been considered in distributing the expenditures among the sources of revenue. Rather this data aggregation is helpful for comparative purposes. There is also a distinction between direct revenues and costs--

¹ A household is defined as the person or persons occupying a housing unit. The occupant may be a single family, one person living alone, two or more families living together, or any group of related or unrelated persons who share living arrangements. Counts of household, householders, and occupied-housing units are always identical in complete-count tabulations.

SOURCE: 1980 Census of Population and Housing; General Housing Characteristics for Massachusetts, Table 1 and 1a.

N.B.: This is admittedly an imprecise calculation since 1982 and 1983 costs are being applied to 1980 population figures. Population data for 1982 and 1983 are, however, unavailable.

that is, taxes paid by property owners to the municipal governments, some of which is used to cover health insurance costs for the community -- and indirect revenues and costs -- monies paid by residents to state taxes that are later returned to local communities and may be partially spent on health costs.

Table V displays the variations in cost per capita and cost per household among those municipalities experiencing a 20% or more increase in health insurance premium costs between FY 82 and FY 83 (these municipalities were listed in Table IV). Comparable figures for all Greater Boston communities are presented in Appendix H.

Figure 1 displays the cost per household for municipal employees' health insurance premiums for all Greater Boston communities, compared to the median cost of \$69.11. The actual figure for a given municipality is a function of several items: the number of employees, the share of premium costs paid by the municipality, the actual premium costs determined by Blue Cross, benefits paid to retired employees and the number of retired employees, and the size of the community.

NOTE: Many rural Boston area towns participate in regional academic school districts. The sharing of educational expenses among district members may provide a partial explanation for the comparatively low per capita and per household expenditures for municipal employee health insurance noted in rural areas. See Appendix J.

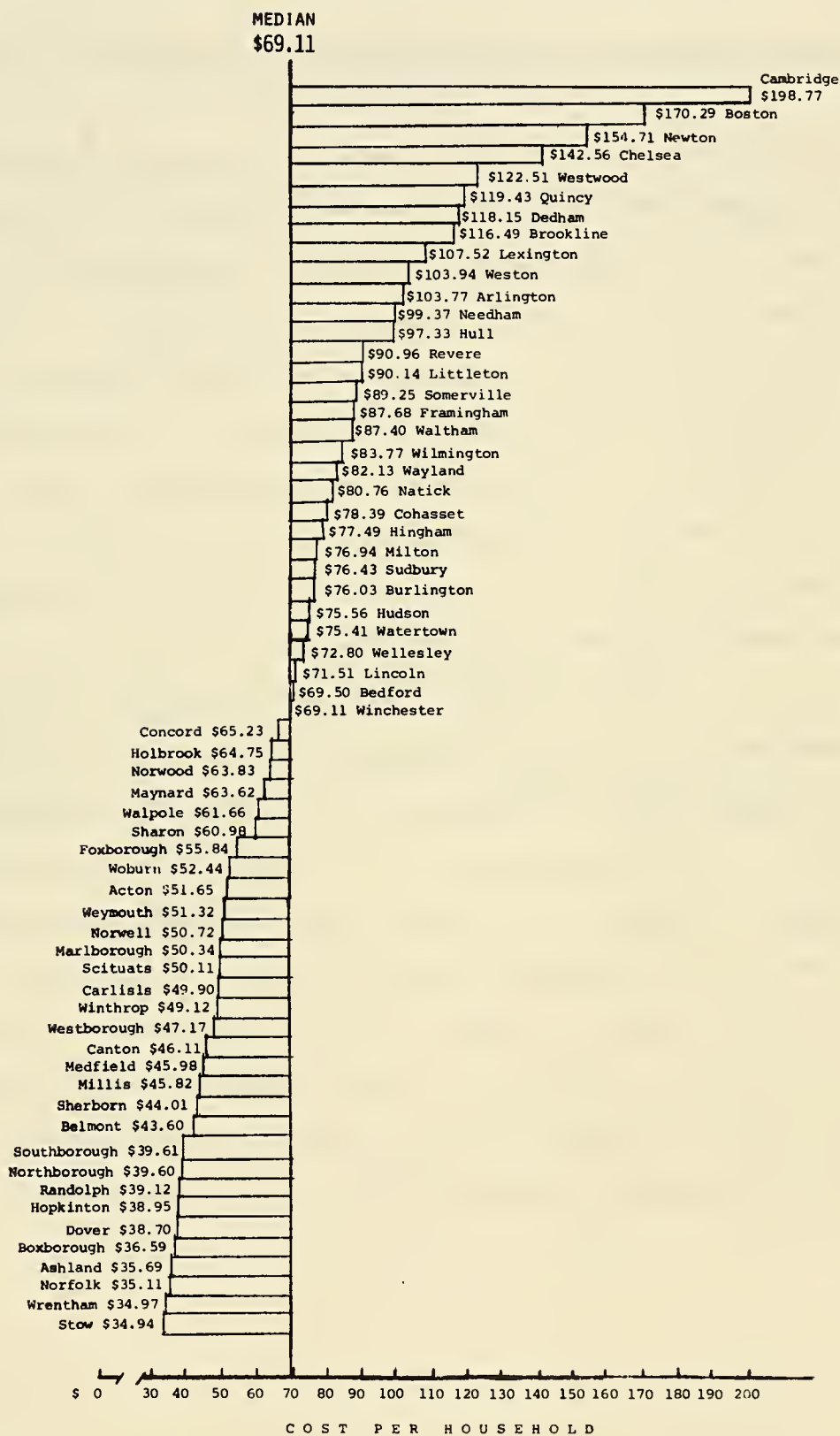
E. (continued)

TABLE V
COSTS PER CAPITA AND PER HOUSEHOLD OF HEALTH INSURANCE
FOR MUNICIPAL EMPLOYEES, FY 82 AND FY 83, FOR COMMUNITIES
EXPERIENCING 20% OR MORE INCREASES IN HEALTH INSURANCE COSTS

MUNICIPALITY	COST PER CAPITA		COST PER HOUSEHOLD	
	FY 82	FY 83	FY 82	FY 83
Boxborough	\$ 4.97	\$ 14.59	\$ 12.47	\$ 36.59
Milton	16.74	24.90	51.71	76.94
Weymouth	12.15	17.93	34.78	51.32
Holbrook	13.61	20.01	44.05	64.75
Northborough	8.42	12.30	27.11	39.60
Millis	10.30	14.99	31.49	45.82
Hingham	17.31	24.09	55.67	77.49
Concord	15.13	20.84	47.37	65.23
Westborough	12.65	17.15	34.45	47.17
Framingham	24.41	32.24	66.39	87.68
Cohasset	20.13	26.19	60.26	78.39
Littleton	22.24	29.01	69.10	90.14
Arlington	30.86	39.92	80.22	103.77
Chelsea ¹	42.12	54.46	110.28	142.56
Marlborough	13.88	17.96	38.90	50.34
Needham	25.77	33.33	76.82	99.37
Westwood	29.90	38.68	94.70	122.51
Dover	9.55	12.24	30.20	38.70
Southborough	9.96	12.65	31.19	39.61
Carlisle	12.51	15.73	39.69	49.90
Lexington	27.93	35.28	85.12	107.52
Newton	41.86	52.66	122.99	154.71
Norfolk	7.13	8.99	27.84	35.11
Quincy	37.45	47.20	94.77	119.43
Winthrop	14.89	19.20	38.69	49.12
Foxborough	14.70	18.38	44.67	55.84
Lincoln	18.85	23.54	57.24	71.51
Dedham	31.48	38.65	96.23	118.15
Norwood	18.18	22.38	51.83	63.83
Burlington	18.27	22.33	62.14	76.03
Waltham	25.77	30.93	72.84	87.40

¹Original information not confirmed.

COST PER HOUSEHOLD BY HSA IV COMMUNITIES
FOR HEALTH INSURANCE PREMIUMS ALLOCATED FOR MUNICIPAL EMPLOYEES, FY 1983



Cost per household = total municipal health insurance expenditure (FY 1983) ÷ number of households (1980).

Includes communities of Greater Boston and other communities located within the HSA IV services area. Braintree and Holliston did not report.

Source: Survey of municipal officials; 1980 census.

Prepared by: Health Planning Council for Greater Boston, Inc., 1984.

F. Number of Employees, Full Time and Retired, Covered by Health Insurance

Municipalities were asked to document changes in the number of active and retired employees between FY 82 and FY 83. Among communities providing the information, only eight reported an increase in the number of full time employees, with the largest increase of 13.5% in Lincoln. Twenty-four municipalities had increases in the number of retired employees, led by Burlington with a 26.1% increase. The figures for each community are shown in Appendix I. Summary tables are presented below. Combining the two categories of employees, there were ten municipalities that reported an increase in the total number of persons for whom health insurance premium costs were being paid between FY 82 and FY 83.

Most communities either reduced the number of employees or kept the number constant. Despite this, health insurance costs increased in the majority of communities (see Findings Section D.). Of the thirty-one municipalities experiencing an increase of 20% or more in health insurance costs between FY 82 and FY 83, nine reported no change in the number of full time employees, twelve reported a decrease, and only four reported an increase (six did not report). Clearly then, any cost savings that might have been expected to result from reductions in the number of employees were more than offset by increases in premium costs for the remaining employees.

TABLE VI

CHANGES IN FULL TIME EMPLOYEES AMONG GREATER
BOSTON MUNICIPALITIES, FY 82 TO FY 83

CHANGE IN NUMBER OF EMPLOYEES	NUMBER OF MUNICIPALITIES	%
Increase	8	12%
Decrease	30	46
No change	12	18
Did not report	15	23

TABLE VII

CHANGES IN RETIRED EMPLOYEES AMONG GREATER
BOSTON MUNICIPALITIES, FY 82 TO FY 83

CHANGE IN NUMBER OF EMPLOYEES	NUMBER OF MUNICIPALITIES	%
Increase	24	37%
Decrease	7	11
No change	16	25
Did not report	18	28

G. Percent Paid by Municipalities for Health Insurance Premiums for Retired Employees

The great majority of municipalities pay some share of health insurance premium costs for retired employees. Two-thirds of the sixty reporting communities pay 50% of these costs, thirteen pay more than half, and six pay no share. One community, Boxborough, has no retired employees. The municipalities paying other than 50% of the health insurance costs for retired employees are displayed in Table VIII.

TABLE VIII

MUNICIPALITIES PAYING OTHER THAN 50% of HEALTH
INSURANCE PREMIUMS for RETIRED EMPLOYEES
FY 83

MUNICIPALITY	PERCENT PAID
Cambridge	99%
Waltham	99
Newton	80
Arlington	75
Brookline	75
Framingham	75
Lexington	75
Maynard	75
Quincy	75
Revere	75
Wilmington	75
Littleton	70
Lincoln	60
Foxborough	0
Needham	0
Northborough	0
Norwell	0
Randolph	0
Southborough	0

H. Health Insurance Plans Among Municipalities

Blue Cross/Blue Shield is the major insurance carrier among the sixty-three reporting municipalities. Fifty-four municipalities also offer a Health Maintenance Organization option to their employees ranging from one to six plans.

Ten municipalities report that they are self-insured. In these cases they develop their own coverage but they contract with Blue Cross to handle administrative duties. The ten communities are:

- Acton
- Boston
- Brookline
- Cambridge
- Medfield
- Randolph
- Revere
- Westwood
- Weymouth
- Winchester

V. DISCUSSION

The findings in this report clearly substantiate the seriousness of health care costs to municipalities in the Greater Boston area. While on the average health insurance premiums costs for municipal employees represented 2.7% of the total municipal budgets in FY 83, this expenditure has been increasing significantly. From FY 82 to FY 83, close to fifty of sixty-five Greater Boston communities spent a greater percent of their budgets towards health insurance premiums. In more than fifty municipalities the actual dollar amount increased from FY 82 to FY 83, and in over thirty of these locations that increase was 20% or more. These higher levels of expenditure occurred despite the fact that only eight municipalities had more active full time employees in FY 83 than in FY 82.

For certain municipalities the cost impacts are especially notable. The larger communities of Chelsea, Boston, Somerville, Cambridge, Brookline, Revere and Newton allocate more than 5% of their budgets towards employees' health insurance premium costs. Boxborough, Revere, Chelsea, Dedham and Northborough had the greatest increases in the percent of their total budgets spent on health insurance. The largest increases in dollar amounts between FY 82 and FY 83 were in these five municipalities plus Milton, Weymouth, Holbrook, Millis, Hingham, Concord, Westborough and Framingham. If one considers the dollars spent for municipal employees' health insurance on a per household basis, then Cambridge, Boston, Newton, Chelsea, Westwood and Quincy have the highest costs, at least \$120 per household.

These costs and their variations among communities reflect several elements: the number of active and retired employees, the share of premium costs paid

by the municipality, the actual premium costs, and size of the community. What all municipalities have in common is the reality of limited resources, due in part to the provisions of Proposition 2½¹, and certain fixed costs such as debt and interest, pensions, insurances and state assessments. In this environment where difficult decisions are being made affecting public services and personnel, municipalities are being confronted with disproportionately escalating health insurance costs.

In some sections of the Greater Boston area, particularly in rural sections, it is possible that per capita and the household spending on municipal health insurance has remained low because of town participation in regional school districts. Thirteen towns within the Boston health planning area participate in regional academic districts. These towns are identified in Appendix J.

There are a variety of areas in which municipalities can move to reduce health insurance premium costs while safeguarding employee access to quality health care. In particular, cities and towns may wish to consider opportunities for:

- . Improved health plan administration.
- . The improved utilization of physician and hospital services.

¹ Proposition 2½ enacted in 1980, affects two major revenue sources for municipalities - property tax and motor vehicle excise tax. This law requires that municipalities reduce to a certain level (mandated at 2½% of full and fair cash value) all property tax levels. The law then permits only a 2½% increase property tax per year. This 2½% increase allows only an approximately 1½% increase in the total budget if other revenue sources are held level.

SOURCE: Allen Toste, Fiscal Policy Analyst, Massachusetts Municipal Association.

- . The development of health promotion and employee assistance programs.
- . The development of health care fee schedules and fee negotiation programs.
- . The development of new health care services, including Health Maintenance Organizations, Visiting Nurse services, and ambulatory surgery programs.

Table IX identifies the potential reductions in health insurance premium costs that have been associated with specific strategies for health care cost containment. The strategies noted represent alternatives to various "cost-sharing" proposals that attempt to "solve" the problem of rising health care costs by shifting additional medical care costs to employees through increased co-payments and deductibles. In working for municipal health care cost containment, the Health Planning Council for Greater Boston has emphasized the importance of matching the goal of cost containment with equal emphasis on protecting consumer access to health care services that are effective and efficient. The health care cost containment strategies presented in Table IX are strategies that seek to enhance the quality of Greater Boston health care through an increased emphasis on reducing unnecessary hospitalizations and unnecessary surgery, and through a greater emphasis on the development of outpatient services, disease prevention, and managed health care programs.

TABLE IX
STRATEGIES FOR HEALTH COST CONTAINMENT

<u>PROPOSAL</u>	<u>POTENTIAL REDUCTION IN HEALTH INSURANCE PREMIUM COSTS</u>
SECOND MEDICAL OPTIONS ON ELECTIVE SURGERY	0.7 PERCENT
AMBULATORY SURGERY	1.9 PERCENT
MANAGED HOSPITAL CARE	
1. PRE-CERTIFICATION OF HOSPITAL CARE	1.0 PERCENT
2. PRE-ADMISSION TESTING	0.8 PERCENT
3. CONCURRENT REVIEW OF HOSPITALIZATIONS	4.1 PERCENT
4. RETROSPECTIVE REVIEW OF HOSPITALIZATIONS	1.5 PERCENT
FEE NEGOTIATIONS	3.4 PERCENT
HOSPICE CARE	1.1 PERCENT
COORDINATION OF BENEFITS	7.3 PERCENT
ALTERNATIVE DELIVERY SYSTEMS, E.G., HEALTH MAINTENANCE ORGANIZATIONS (HMOs)	<u>8.5 PERCENT</u>
TOTAL	30.3 PERCENT

SOURCE: HEALTH RESEARCH INSTITUTE, INC.

The Health Planning Council for Greater Boston has worked with a variety of employers and unions interested in developing health cost containment strategies that can yield significant cost-savings results. Individual health care plans can limit some of their health care costs through their own initiative. Still, the efforts of individual municipalities must be matched with regional and state-wide efforts in containing health care costs. It is important that limits be placed on the unnecessary expansion of hospital facilities and on the acquisition of expensive equipment, in instances where the new equipment is not needed or duplicative of existing services.

The opportunities for municipal health cost savings through individual action alone, while often significant, are always limited. Failure to develop regional, state and national strategies for health cost containment will result in health care plans being played against each other as rising health care costs are shifted through the community.

Massachusetts cities and towns face important opportunities to become involved in coalition building for health cost containment. It is critical for municipal administrators, elected officials, unions, and individual voters and taxpayers to understand the underlying, systemic causes of health care cost escalation. Through coalitions, municipalities can develop strategies to control health care costs without sacrificing essential health care services. The challenge of bringing employee health care costs under control, while protecting employee health care benefits, is one of the most significant administrative issues that Massachusetts cities and towns will confront in the 1980's.

APPENDICES

APPENDIX A



June 1982

Dear

The Health Planning Council for Greater Boston, Inc. (HPCGB) views the issue of health care costs as crucial that demands serious public attention. A study is being undertaken to demonstrate the impact of rising health insurance premiums on municipal budgets which is similar to the recent survey effort conducted by the Massachusetts Business Round Table. This study has the endorsement of Mr. James Segel of the Mass. Municipal Association.

The Health Planning Council for Greater Boston is the federally designated regional planning body mandated to plan and coordinate health care services in the sixty-five (65) cities and towns (including the 15 neighborhoods of Boston contained in Greater (HSA IV). The HPCGB is charged with identifying and informing the public of the Greater Boston region's overall health needs and problems.

We are interested in obtaining information regarding health care benefits and expenses for your employees. We would appreciate your providing this information and will be contacting you by phone in one week.

1. Number of full-time employees receiving health benefits including all departments (union vs. non-union), last year/current year

Number of retired employees covered by health benefits, last year/current year.

Suite 630, 294 Washington Street, Boston, Massachusetts 02108 Telephone (617) 426-2022

Officers	President Barbara G. Rubin	Vice Presidents David B. Cushman Victor A. Capoccia	Secretary Edwin B. Newman	Treasurer David J. O'Loughlin	Executive Director Charles L. Donahue, Jr.
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2. Total municipal budget, last year/current year.

2A. Total amount the town/city is spending on health insurance benefits for employees, last year/current year.

2b. Percent of the health insurance paid for by the employee?

3. Major insurance carrier.

3A. Is an HMO option available to employees?

4. Total personnel budget, last year/current year.

4A. Total amount of personnel budget spent on health insurance benefits for employees, last year/current year.

Any additional information or comments will be welcome and the results of this survey will be furnished to you upon its completion. Thank you for your cooperation.

Sincerely,

June Murphy
Linda Hale
Staff Analysts

APPENDIX B



August 31, 1982

Dear

I want to thank you for your assistance in our survey of the health insurance costs to cities and towns in the greater Boston area. I would like you to confirm the information you provided to the Health Planning Council for Greater Boston in that survey.

It would be very much appreciated if you would review the material enclosed and return it to the Health Planning Council with your signature to confirm its accuracy. Any changes or additions in those categories not yet completed would also be appreciated.

Again, I thank you for your cooperation and time. The final report will be shared with you upon completion.

Sincerely,

Linda Hale

Charles L. Donahue, Jr.
Executive Director

LH:CLD/lab

Enc.

Suite 630, 294 Washington Street, Boston, Massachusetts 02108 Telephone (617) 426-2022

Officers	President	Vice Presidents	Secretary	Treasurer	Executive Director
	Barbara G. Rubin	David B. Cushman	Edwin B. Newman	David J. O'Loughlin	Charles L. Donahue, Jr.
		Victor A. Capoccia			

APPENDIX B (continued)

Please sign to confirm accuracy and return to HPCGB. Thank-you.

	FY <u>1981-1982</u>	FY <u>1982-1983</u>
1. Number of full time employees	_____	_____
Number of retired employees	_____	_____
2. Total municipal budget	_____	_____
2a. Total amount <u>spent</u> by municipality on health insurance benefits for employees.	FY 1981-1982 _____	
Total amount <u>budgeted</u> by municipality on health insurance benefits for employees.	FY 1982-1983 _____	
3. Percent of health insurance paid by the municipality for employees.		_____
* Does this apply to retired employees as well? Yes _____ No _____		
If no, what is it? Municipality _____ Employee _____		

Signature

Date

APPENDIX C

Limitations of Data

1. The initial survey data were obtained during the months of July and August, 1982. Confirmations of the information were received primarily during the month of September, 1982 (see Notes to Appendix E for exceptions). It is recognized that information concerning the number of employees is subject to change and, in some instances, total budget figures have increased for FY 83 due to special amendments subsequent to October 1, 1982.
2. The number of active employees receiving health insurance benefits represents only full-time employees. It is recognized that, depending on the number of hours worked, some part-time employees are participating in health insurance plans (see notes to Appendix E where this number has been included).
3. An attempt was made to clarify with each municipality that school department employees who are full-time and covered by health insurance benefits through the municipality were included in the total figure. Adjustments were made where applicable. This information could not be clarified in the cases of Chelsea, Lexington, and Wellesley.
4. Two municipalities - Chelsea and Wellesley - failed to confirm the information in writing. Ashland and Norwood provided confirmation by telephone.
5. Two municipalities - Braintree and Holliston did not respond to the initial telephone survey.

APPENDIX D

LIST OF MUNICIPAL CONTACTS

The Health Planning Council for Greater Boston gratefully acknowledges the cooperation of the following municipal officials without whose assistance, this report would not be possible.

Acton

W. Roy Wetherby
Accountant

Cohasset

Gordon E. Flint
Treasurer-Collector

Arlington

Melvin Kleckner
Assistant to Town Manager

Concord

Anita Tekle
Assistant Town Manager

Ashland

Ro Beaton
Secretary

Dedham

June Rosado
Treasurer's Office

Bedford

Carol Russo
Finance Department

Dover

Lorraine Leone
Accountant

Belmont

Edwin R. Sparrow, Jr.
Accountant

Foxborough

Andrew A. Gala, Jr.
Town Administrator

Boston

George Slama
Administrative Services

Framingham

Matthew P. Clarke
Executive Administrator

Boxborough

Thomas E. Hallenstein
Administrative Assistant

Hingham

Joseph E. Chase
Accountant

Brookline

Stephen C. Cirillo
Budget Director

Hopkinton

W. Roy Wetherby
Accountant

Burlington

Brian P. Curtin
Treasurer

Hudson

Linda Swift, Office Manager
Clayton R. Carlisle, Executive Assistant

Cambridge

Louis DePasquale
Budget Director

Hull

Christopher J. McCabe
Executive Secretary

Canton

Gerald L. Kelly
Executive Secretary

Lexington

Robert M. Hutchinson, Jr.
Town Manager

Carlisle

Nancy H. Koerner
Treasurer

Lincoln

William C. Hinchey
Executive Secretary

APPENDIX D (continued)

Littleton

Charles Sumner
Executive Secretary

Marlborough

Stanley D. Tanenholtz
Budget Data/Processing Director

Maynard

Donald Pfeiffer, Accountant
Anna Hamalainen

Medfield

Michael J. Sullivan
Executive Secretary

Millis

Jacqueline Anderson
Administrative Assistant

Milton

John A. Cronin
Executive Secretary

Natick

Michael Rourke
Assistant Town Administrator

Needham

B.R. Young, Dir. of Finance
Paul Robinson, Dir. of Personnel

Newton

M.C. Hurley
Benefits Administrator

Norfolk

Marilyn Morris
Executive Secretary

Northborough

Paul G. Gallagher
Treasurer

Norwell

Terence Finan
Executive Secretary

Norwood

William Crozier
Accountant

Quincy

Robert Foy
City Auditor

Revere

Arthur C. Nigro
Administrative Exec. Assistant

Randolph

Henry Lowd
Administrative Assistant/Accountant

Scituate

Ceil M. Coan
Administrative Aide

Sharon

Benjamin Puritz
Executive Secretary

Sherborn

Paul D. LeBeau
Administrative Assistant

Somerville

Grace A. Abbruzio
Administrative Executive Assistant

Southborough

Mary B. Guilford
Treasurer/Collector

Stow

Eila J. Makey
Treasurer

Sudbury

James Vanar
Director of Finance and Administration

Walpole

James Merriam
Assistant Town Administrator

Waltham

Brenda Capello
Director of Personnel

Watertown

John J. Sheehan
Auditor

Wayland

Charles K. Frankian
Administrative Assistant

Westborough

Dexter Blois
Town Coordinator

Weston

James P. Reidy
Administrative Assistant

APPENDIX D (continued)

Westwood

Peter Dalton
Accountant

Weymouth

Allan J. Masison
Accountant

Winchester

Joseph Bonner
Assistant Comptroller

Winthrop

Matilda A. Hey
Assistant Treasurer

Woburn

Robert J. Foley
Treasurer

Wrentham

John Midwood
Executive Secretary

APPENDIX E

TOTAL MUNICIPAL BUDGET of SELECTED GREATER BOSTON MUNICIPALITIES¹

MUNICIPALITY	FY 82 ²	FY 83 ³
Acton	\$ 14,465,002	\$ 14,795,180
Arlington	37,430,960	39,502,777
Ashland	6,702,221	7,244,989
Bedford	DID NOT REPORT	15,030,000
Belmont	22,582,254	23,857,620
Boston	529,170,000	599,911,000
Boxborough	2,002,566	2,139,936
Braintree		DID NOT REPORT
Brookline	50,563,186	51,759,614
Burlington	28,639,136	30,149,616 ⁴
Cambridge	130,035,900	145,000,000 (Approx.)
Canton	14,500,000 (Approx.)	15,000,000 (Approx.)
Carlisle	3,152,621	3,319,690
Chelsea ⁵	21,110,552	21,277,629
Cohasset	6,931,894	7,356,458
Concord	16,919,074	17,841,314
Dedham	22,727,000	20,984,000
Dover	4,715,280	4,963,802
Foxborough	11,553,686	11,524,994
Framingham	56,897,022	56,470,859
Hingham	19,000,000	23,904,000
Holbrook	8,393,819	8,388,125
Holliston		DID NOT REPORT
Hopkinton	5,145,960	5,081,670
Hudson	14,330,000	14,760,000
Hull	10,000,000	11,600,000
Lexington	31,589,619	32,598,070
Lincoln	5,278,400	5,551,000
Littleton	5,697,367	5,993,104
Marlborough	23,581,551	23,609,053
Maynard	7,929,873	7,868,799
Medfield	9,727,000	10,047,000
Millis	5,548,140	5,429,820
Milton	25,000,000 (Approx.)	25,000,000 (Approx.)
Natick	23,073,000	25,657,000
Needham	35,707,000	39,123,000
Newton	83,500,000	86,200,000
Norfolk	4,400,000	4,500,000
Northborough	3,280,371	3,372,393
Norwell	9,433,000	9,164,000
Norwood	41,578,055	43,689,950
Quincy	100,000,000 (Approx.)	100,000,000 (Approx.)
Randolph	DID NOT REPORT	21,835,000
Revere	32,532,099	28,333,863
Scituate	16,178,000	16,444,000
Sharon	12,464,868	12,479,068
Sherborn	4,417,749	4,436,942

APPENDIX E (continued)

TOTAL MUNICIPAL BUDGET of SELECTED GREATER BOSTON MUNICIPALITIES¹

MUNICIPALITY	FY 82 ²	FY 83 ³
Somerville	\$ 49,000,000	\$ 48,644,786
Southborough	5,570,047	6,022,189
Stow	4,097,576	4,035,289
Sudbury	15,737,791	16,293,470
Walpole	14,901,385	15,407,364
Waltham	44,063,420	46,941,030
Watertown	27,009,000	26,485,955
Wayland	12,776,180	13,591,439
Wellesley ⁵	44,472,000	46,210,000
Westborough	10,558,762	11,110,288
Weston	11,779,598	12,541,925
Westwood	12,900,000 (Approx.)	12,900,000 (Approx.)
Weymouth	40,918,818	41,187,805
Wilmington	13,473,000	15,423,000
Winchester	20,400,000	21,916,300
Winthrop	10,819,694	11,543,424
Woburn	25,470,000	25,770,000
Wrentham	4,901,246	5,366,703

¹ Figure includes budget of public school system and assessments for regional junior and/or senior high schools and vocational schools where applicable.

² FY includes July 1, 1981, to June 1, 1982.

³ FY includes July 1, 1982, to June 30, 1983.

⁴ Budget figures as of 1/1/83.

⁵ Original information not confirmed.

PREPARED BY: Health Planning Council for Greater Boston, Inc., March, 1983.

APPENDIX F

PERCENT of TOTAL MUNICIPAL BUDGET SPENT/ALLOCATED for HEALTH INSURANCE BY SELECTED GREATER BOSTON MUNICIPALITIES¹

MUNICIPALITY	FY 82 ²	FY 83 ³
Acton	2.12%	2.08%
Arlington	3.98	4.87
Ashland	1.62	1.51
Bedford	DID NOT REPORT	1.72
Belmont	2.31	1.77
Boston	6.34	6.20
Boxborough	.77	2.13
Braintree	D I D N O T R E P O R T	
Brookline	4.99	5.31
Burlington	1.49	1.74
Cambridge	5.54	5.32 (Approx.)
Canton	1.79 (Approx.)	1.73 (Approx.)
Carlisle	1.31	1.56
Chelsea ⁴	5.07	6.30
Cohasset	2.08	2.55
Concord	1.45	1.90
Dedham	3.50	4.65
Dover	.95	1.15
Foxborough	1.80	2.25
Framingham	2.79	3.71
Hingham	1.85	2.04
Holbrook	1.80	2.65
Holliston	D I D N O T R E P O R T	
Hopkinton	1.74	1.81
Hudson	2.42	2.72
Hull	2.87	2.70
Lexington	2.60	3.19
Lincoln	2.53	3.01
Littleton	2.72	3.37
Marlborough	1.80	2.32
Maynard	2.77	2.79
Medfield	1.52	1.40
Millis	1.28	1.91
Milton	1.73 (Approx.)	2.57 (Approx.)
Natick	3.29	3.20
Needham	2.01	2.37
Newton	4.19	5.10
Norfolk	1.03	1.27
Northborough	2.71	3.85
Norwell	1.45	1.52
Norwood	1.29	1.52
Quincy	3.14 (Approx.)	4.00 (Approx.)
Randolph	DID NOT REPORT	1.68
Revere	3.89	5.25

APPENDIX F (continued)

PERCENTAGE of TOTAL MUNICIPAL BUDGET SPENT/ALLOCATED for HEALTH INSURANCE
BY SELECTED GREATER BOSTON MUNICIPALITIES

MUNICIPALITY	FY 82 ²	FY 83 ³
Scituate	1.52%	1.69%
Sharon	1.90	2.11
Sherborn	1.13	1.19
Somerville	5.30	5.44
Southborough	1.10	1.30
Stow	1.24	1.36
Sudbury	1.88	1.94
Walpole	1.97	2.27
Waltham	3.40	3.83
Watertown	3.70	3.77
Wayland	2.35	2.39
Wellesley ⁴	1.25	1.32
Westborough	1.57	2.04
Weston	2.60	2.71
Westwood	3.06 (Approx.)	3.96 (Approx.)
Weymouth	1.65	2.42
Wilmington	3.02	2.71
Winchester	2.10	2.14
Winthrop	2.65	3.14
Woburn	2.55	2.52
Wrentham	1.42	1.39

¹ Percentage for FY 82 reflects dollar amount actually spent by municipality for health insurance; percentage for FY 83 reflects dollar amount allocated for health insurance.

² FY includes July 1, 1981, to June 30, 1982.

³ FY includes July 1, 1982, to June 30, 1983.

⁴ Original information not confirmed.

APPENDIX G

PERCENT CHANGE BETWEEN FY 82 and FY 83 for DOLLAR AMOUNTS SPENT/ALLOCATED
for HEALTH INSURANCE BY SELECTED GREATER BOSTON MUNICIPALITIES

MUNICIPALITY	AMOUNT SPENT for HEALTH INSURANCE FY 82 ¹	AMOUNT ALLOCATED for HEALTH INSURANCE FY 83 ²	PERCENT CHANGE
Acton	\$ 307,869	\$ 309,170	+ less than 1%
Arlington	1,488,192	1,925,225	+29%
Ashland	109,000	110,000	+ less than 1%
Bedford	DID NOT REPORT	260,000	-
Belmont	522,000	424,000	-19
Boston	33,600,000	37,200,000	+10
Boxborough	15,548	\$45,623	+193 ³
Braintree		D I D N O T R E P O R T	
Brookline	2,524,326	2,749,326	+ 9
Burlington	429,070	525,000	+22
Cambridge	7,210,263	7,719,515	+ 7
Canton	260,000 (Approx.)	260,000 (Approx.)	0
Carlisle	41,360	52,000	+26
Chelsea ⁴	1,071,358	1,385,000	+29
Cohasset	144,441	187,896	+30
Concord	246,500	339,500	+38
Dedham	796,435	977,808	+23
Dover	44,900	57,544	+28
Foxborough	208,000	260,000	+25
Framingham	1,589,562	2,099,269	+32
Hingham	352,000	490,000	+39
Holbrook	151,651	222,922	+47
Holliston		D I D N O T R E P O R T	
Hopkinton	90,000	92,000	+ 2
Hudson	348,000	402,000	+16
Hull	287,860	314,000	+ 9
Lexington	823,355	\$1,040,000	+26
Lincoln	133,767	167,120	+25
Littleton	155,000	202,184	+30
Marlborough	425,000	550,000	+29
Maynard	220,428	220,000	- less than 1%
Medfield	148,000	141,586	- 4
Millis	71,170	103,555	+46
Milton	432,800	643,896	+49
Natick	760,000	821,344	+ 8
Needham	719,000	930,000	+29
Newton	3,500,746	4,403,685	+26
Norfolk	45,355	57,188	+26
Northborough	88,993	130,000	+46
Norwell	137,367	140,000	+ 2
Norwood	540,000	665,000	+23
Quincy	3,174,000	4,000,000	+26
Randolph	380,266	368,000	- 3
Revere	1,264,117	1,488,799	+18
Scituate	247,000	278,000	+13%
Sharon	237,533	264,304	+11%

APPENDIX G (continued)

PERCENT CHANGE BETWEEN FY 82 and FY 83 for DOLLAR AMOUNTS SPENT/ALLOCATED
for HEALTH INSURANCE BY SELECTED GREATER BOSTON MUNICIPALITIES

MUNICIPALITY	AMOUNT <u>SPENT</u> for HEALTH INSURANCE FY 82 ¹	AMOUNT <u>ALLOCATED</u> for HEALTH INSURANCE FY 83 ³	PERCENT CHANGE
Sherborn	\$ 50,000	\$ 52,900	+ 6%
Somerville	2,600,000	2,649,668	+ 2
Southborough	61,659	78,316	+27
Stow	51,000	55,000	+ 8
Sudbury	297,000	316,492	+ 7
Walpole	294,000	350,000	+19
Waltham	1,500,000	1,800,000	+20
Watertown	1,000,000	1,000,000	0
Wayland	300,175	326,000	+ 9
Wellesley ⁴	560,322	613,760	+10
Westborough	166,228	227,582	+37
Weston	307,122	339,992	+11
Westwood	395,000	511,000	+29
Weymouth	675,698	997,200	+48
Wilmington	407,044	419,208	+ 3
Winchester	430,300	470,000	+ 9
Winthrop	287,362	363,000	+26
Woburn	650,000	650,000	0
Wrentham	70,000	75,000	+ 7

¹ FY includes July 1, 1981, to June 30, 1982.

² FY includes July 1, 1982, to June 30, 1983.

³ Town's share changed from 50% in FY 82 to 75% in FY 83.

⁴ Original information not confirmed

APPENDIX H

VARIATIONS in COST of HEALTH INSURANCE for MUNICIPAL EMPLOYEES PER CAPITA and PER HOUSEHOLD AMONG SELECTED GREATER BOSTON MUNICIPALITIES¹

MUNICIPALITY	POPULATION 1980	TOTAL NUMBER OCCUPIED HOUSING UNITS - 1980	HEALTH INSURANCE COST PER CAPITA		HEALTH INSURANCE COST PER HOUSEHOLD ²	
			FY82 ³	FY83 ⁴	FY82	FY83
Cambridge	95,322	38,836	\$75.64	\$80.98	\$185.66	\$198.77
Boston	562,994	218,457	59.68	66.07	153.80	170.29
Newton	83,622	28,464	41.86	52.66	122.99	154.71
Chelsea ⁵	25,431	9,715	42.12	54.46	110.28	142.56
Westwood	13,212	4,171	29.90	38.68	94.70	122.51
Quincy	84,743	33,492	37.45	47.20	94.77	119.43
Dedham	25,298	8,276	31.48	38.65	96.23	118.15
Brookline	55,062	23,601	45.85	49.93	106.96	116.49
Lexington	29,479	9,673	27.93	35.28	85.12	107.52
Weston	11,169	3,271	27.50	30.44	93.89	103.94
Arlington	48,219	18,552	30.86	39.92	80.22	103.77
Needham	27,901	9,359	25.77	33.33	76.82	99.37
Hull	9,714	3,226	29.63	32.32	89.23	97.33
Revere	42,423	16,367	29.80	35.09	77.24	90.96
Littleton	6,970	2,243	22.24	29.01	69.10	90.14
Somerville	77,372	29,687	33.60	34.24	87.58	89.25
Framingham	65,113	23,943	24.41	32.24	66.39	87.68
Waltham	58,200	20,594	25.77	30.93	72.84	87.40
Wilmington	17,471	5,004	23.30	24.00	81.34	83.77
Wayland	12,170	3,969	26.79	26.79	82.13	82.13
Natick	29,461	10,169	25.80	27.71	74.74	80.76
Cohasset	7,174	2,397	20.13	26.19	60.26	78.39
Hingham	20,339	6,323	17.31	24.09	55.67	77.49
Milton	25,860	8,369	16.74	24.90	51.71	76.94
Sudbury	14,027	4,141	21.17	22.56	71.72	76.43
Burlington	23,486	6,905	18.27	22.33	62.14	76.03
Hudson	16,408	5,320	21.21	24.50	65.41	75.56
Watertown	34,384	13,261	29.08	29.08	75.41	75.41
Wellesley ⁵	27,209	8,431	20.59	22.56	66.50	72.80
Lincoln	7,098	2,337	18.85	23.54	57.24	71.51
Bedford	13,067	3,741	DNR ⁶	19.90	DNR ⁶	69.50
Winchester	20,701	6,800	20.79	22.70	63.28	69.11
Concord	16,293	5,204	15.13	20.84	47.37	65.23
Holbrook	11,140	3,443	13.61	20.01	44.05	64.75
Norwood	29,711	10,419	18.18	22.38	51.83	63.83
Maynard	9,590	3,458	22.99	22.94	63.74	63.63
Walpole	18,859	5,676	15.59	18.56	51.80	61.66
Sharon	13,601	4,334	17.46	19.43	54.81	0.95
Foxborough	14,148	4,656	14.70	18.38	44.67	55.84
Woburn	36,626	12,393	17.75	17.75	52.44	52.44
Acton	17,344	5,986	17.55	17.62	51.43	51.65
Weymouth	55,601	19,429	12.15	17.93	34.78	51.32

APPENDIX H (continued)

VARIATIONS in COST of HEALTH INSURANCE for MUNICIPAL EMPLOYEES
PER CAPITA and PER HOUSEHOLD AMONG SELECTED GREATER BOSTON MUNICIPALITIES¹

MUNICIPALITY	POPULATION 1980	TOTAL NUMBER OCCUPIED HOUSING UNITS - 1980	HEALTH INSURANCE COST PER CAPITA		HEALTH INSURANCE COST PER HOUSEHOLD ²	
			FY82 ³	FY83 ⁴	FY82	FY83
Norwell	9,182	2,760	\$14.96	\$15.25	\$49.77	\$50.72
Marlborough	30,617	10,925	13.88	17.96	38.90	50.34
Scituate	17,317	5,548	14.26	16.05	44.52	50.11
Carlisle	3,306	1,042	12.51	15.73	39.69	49.90
Winthrop	19,294	7,390	14.89	19.20	38.89	49.12
Westborough	13,619	4,825	12.65	17.15	34.45	47.17
Canton	18,182	5,638	14.30	14.30	46.11	46.11
Medfield	10,220	3,079	14.48	13.85	48.07	45.98
Millis	6,908	2,260	10.30	14.99	31.49	45.82
Sherborn	4,049	1,202	12.35	13.06	41.60	44.01
Belmont	26,100	9,724	20.00	16.24	53.68	43.60
Southborough	6,193	1,977	9.96	12.65	31.19	39.61
Northborough	10,568	3,283	8.42	12.30	27.11	39.60
Randolph	28,218	9,406	13.48	13.04	40.43	39.12
Hopkinton	7,114	2,362	12.65	12.93	38.10	38.95
Dover	4,703	1,487	9.55	12.24	30.20	38.70
Boxborough	3,126	1,247	4.97	14.59	12.47	36.59
Ashland	9,165	3,082	11.89	12.00	35.37	35.69
Norfolk	6,363	1,629	7.13	8.99	27.84	35.11
Wrentham	7,580	2,145	9.23	9.89	32.63	34.97
Stow	5,144	1,574	9.91	10.69	32.40	34.94
Braintree	36,337	11,484	----- DID NOT REPORT -----			
Holliston	12,622	3,922	----- DID NOT REPORT -----			

¹The rank ordering of the municipalities in this Appendix is based on the figures in the last column.

²A household is defined as the person or persons occupying a housing unit. The occupant may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Counts of household, householders, and occupied-housing units are always identical in complete-count tabulations. Source: 1980 Census of Population and Housing

³FY includes July 1, 1981, to June 30, 1982.

⁴FY includes July 1, 1982, to June 30, 1983.

⁵Original information not confirmed.

⁶Did not report.

Sources: Municipal Government Survey Reports Provided by Municipal Officials, 1982, 1980 U.S. Census.

PREPARED BY: Health Planning Council for Greater Boston, Inc., March 1983.

APPENDIX I

NUMBER OF EMPLOYEES, FULL TIME, AND RETIRED, COVERED BY HEALTH INSURANCE
for SELECTED GREATER BOSTON MUNICIPALITIES, FY 82¹ AND FY 83³

MUNICIPALITY	FY 82	FULL TIME EMPLOYEES	FY 83	PERCENT CHANGE	FY 82	RETIRED EMPLOYEES	FY 83	PERCENT CHANGE
Acton	255		252	- 1.1%			66	0 %
Arlington ³	1,683		1,644	- 2.3			617	+ 2.3
Ashland ⁴	204		193	- 5.3			42	0
Bedford ⁵	DID NOT REPORT		398 (Approx)	-		DID NOT REPORT	37	-
Belmont	741		663	- 10.5			212	+ 3.4
Boston ⁶	15,802		18,439	+ 16.7			11,759	+ 16.3
Boxborough	24		24	0			0	0
Braintree				D I D N O T R E P O R T				
Brookline	1,463		1,468	+ .3			1,000	+ 11.1
Burlington	609		615	+ .9			156	+ 26.8
Cambridge	4,692		DID NOT REPORT	-			1,145	+ 2.6
Campton	490 (Approx)		450 (Approx)	- 8.1			DID NOT REPORT	-
Carlisle ⁷	70		74 ⁷	+ 5.2			8	0
Chelsea ⁸	DID NOT REPORT		895	-			200	-
Cohasset	214		200	- 6.5			50	+ 13.6
Concord	365		318	- 12.8			179	+ 16.9
Dedham	725 (Approx)		725 (Approx)	0			192	0
Dover	63		63	0			8	0
Foxborough	291		288	- 1.0			87	- 3.3
Framingham	1,386		DID NOT REPORT	-			DID NOT REPORT	-
Hingham ⁹	467 ⁹		469 ⁹	+ .4			DID NOT REPORT	-
Holbrook	236		213	- 9.7			59	+ 3.5
Holliston				D I D N O T R E P O R T				
Hopkinton ¹⁰	DID NOT REPORT		138 ¹⁰	-			27	-
Hudson	452		420	- 7.0			73	+ 10.6
Hull	314		DID NOT REPORT	-			DID NOT REPORT	-
Lexington ¹¹	730		728	- .2			286	+ 2.4
Lincoln	148		168	+ 13.5			38	- 15.5
Littleton	155		151	- 2.5			77	+ 5.4
Marlborough	840		DID NOT REPORT	-			DID NOT REPORT	-
Maynard	166		165	- .6			79	0
Medfield	176		176	0			54	0
Millis	184		184	0			36	0
Milton ¹²	650 (Approx)		650 (Approx)	0			DID NOT REPORT	-

APPENDIX I (continued)

NUMBER OF EMPLOYEES, FULL TIME, AND RETIRED, COVERED BY HEALTH INSURANCE
for SELECTED GREATER BOSTON MUNICIPALITIES, FY 82¹ AND FY 83³

MUNICIPALITY	FY 82	FULL TIME EMPLOYEES	FY 83	PERCENT CHANGE	RETIRED EMPLOYEES	FY 83	PERCENT CHANGE
Natick	1,049		988	- 5.0%		260	+ 6.1
Needham		DID NOT REPORT	951	-	245	528	-
Newton		DID NOT REPORT	2,842	-	DID NOT REPORT	1,275	-
Norfolk	134		124	- 7.4	17	16	- 5.8
Northborough	160		146	- 8.7	38	30	-21.0
Norwell ¹	214		228	+ 6.5	49	47	- 4.0
Norwood ¹⁴	800 (Approx)		800 (Approx)	0	265	265	0
Quincy	2,500-3,000 (Approx)	2,500-2,800 (Approx)		- 3.6	800	800	0
Randolph		DID NOT REPORT	635	-	DID NOT REPORT	18	-
Revere	899		839	- 6.6	447	422	- 5.5
Scituate	595		530	-10.9	148	174	+17.5
Sharon ¹⁵	312		313	+ 0.3	91	92	+ 1.0
Sherborn	53		55	+ 3.7	11	12	+ 9.0
Somerville	1,475		1,452	- 1.5	950	960	+ 1.0
Southborough ¹⁶	84 ¹⁶		33 ¹⁶	- 1.1	22	DID NOT REPORT	-
Stow	76		74	- 2.6	22	22	0
Sudbury	275		275	0	60	60	0
Walpole ¹⁷	388		345	-11.0	135	143	+ 5.9
Waltham ¹⁷	1,600 (Approx)	1,600 (Approx)		0	400 (Approx)	490 (Approx)	+22.5
Watertown	814		760	- 6.6	425	475	+11.7
Wayland	393		369	- 6.1	88	80	- 9.0
Wellesley	867		825	- 4.8	266	289	+ 8.6
Westborough		DID NOT REPORT	265	-	DID NOT REPORT	100	-
Weston	550		510	- 7.2	84	91	+ 8.3
Westwood	340 (Approx)	340 (Approx)		0	85-90 (Approx)	85-90 (Approx)	0
Weymouth	1,230		1,195	- 2.8	265	282	+ 6.4
Wilmington ¹⁸	436		413	- 5.2	118	131	+11.0
Winchester ¹⁸	790 ¹⁸		775 ¹⁸	- 1.8	285	285	0
Winthrop ¹⁹	371		371	0	114	135	+18.4
Woburn		DID NOT REPORT	870 (Approx)	=	DID NOT REPORT	100-105 (Approx)	-
Wrentham	89 (Approx)	89 (Approx)		0	41	41	0

PREPARED BY: Health Planning Council for Greater Boston, Inc., January, 1983.

APPENDIX I (continued)

FOOTNOTES TO APPENDIX I

- ¹ FY includes July 1, 1981, to June 30, 1982
- ² FY includes July 1, 1982, to June 30, 1983
- ³ Arlington-as of 10/30/82
- ⁴ Ashland-information confirmed 10/4/82
- ⁵ Bedford-information confirmed 12/2/82
- ⁶ Boston-FY 82 figure does not include school department employees, active or retired; FY 83 as of 1/1/83 and does include school department employees, active only
- ⁷ Carlisle-as of 11/30/82
- ⁸ Chelsea-original information not confirmed
- ⁹ Hingham-includes part-time employees over twenty-four hours; FY 82 figure as of 12/30/81; FY 83 figure as of 6/30/82
- ¹⁰ Hopkinton-as of 7/1/82
- ¹¹ Lexington-information confirmed 11/5/82
- ¹² Milton-information confirmed 10/4/82
- ¹³ Norwell-information confirmed 11/3/82
- ¹⁴ Norwood-information confirmed 12/6/82
- ¹⁵ Sharon-FY 82 figures as of 12/1/81; FY 83 figures as of 12/1/82
- ¹⁶ Southborough-figure does not include school department employees
- ¹⁷ Waltham-information confirmed 12/7/82
- ¹⁸ Winchester-includes part-time employees over twenty hours; information confirmed 10/13/82
- ¹⁹ Winthrop-information confirmed 10/13/82

APPENDIX J

TOWNS BELONGING TO REGIONAL ACADEMIC DISTRICTS

1. Acton
2. Boxborough
3. Carlisle
4. Concord
5. Dover
6. Lincoln
7. Norfolk
8. Northborough
9. Sherborn
10. Southborough
11. Stow
12. Sudbury
13. Wrentham

APPENDIX K

CORRECTIONS

The following information was received as the report was being prepared for release. These figures supercede those included in the preceeding pages.

Corrected information for Somerville:

	<u>FY 1982</u>	<u>FY 1983</u>
Total municipal budget	\$51,410,404	50,093,291
Dollar amounts spent for health insurance	\$ 2,249,626	2,814,020
Percent of budget spent for health insurance	4.38%	5.62%
Percent change in health insurance expenditures, FY 1982 to FY 1983		+25%
Health insurance cost per capita	\$29.08	36.37
Health insurance cost per household	\$75.78	94.79
Full time employees	1,971	1,941
Retired employees	542	539
Percent of premiums paid for retired employees	50%	99%



Reb to
Communicator
M. E. C

Berkshire United Way

September 5, 1985

Mr. George E. Carpenter, Jr.
Secretary/Treasurer
Massachusetts State Labor Council, AFL-CIO
8 Beacon Street
Boston, MA 02108

Dear Mr. Carpenter:

As President of the United Way Executives in Massachusetts, I am pleased to extend to you our cordial invitation to attend the next meeting of our Association, scheduled for Friday, September 27, 1985. The meeting will be held in the offices of the United Way of Central Massachusetts, 484 Main Street, Denholm Building, Worcester, Mass., beginning at 10:00 am. (see enclosed map)

As you know from your recent conversations with Bob Chandler, Executive Vice President, United Way of Massachusetts Bay, our organization is comprised of the Executive Directors and Chief Professional Officers of approximately 20 local United Ways from across the state. While this group has no policy making power, it provides a convenient and useful forum for the discussions of common issues and trends which effect the voluntary sector in our state.

With this in mind, we would be pleased to have you on our program on September 27th for the purpose of beginning what we hope will be an ongoing dialogue regarding the formation of formal a Community Services Committee at the state level.

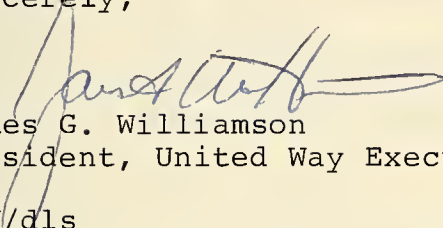
For all of us.



I will plan to be in touch with your office in the near future to ascertain your availability and willingness to share your thoughts and comments on this new priority of the AFL-CIO Department of Community Services. Please feel free to contact me directly should you have any questions or comments regarding this upcoming session.

Thanks to you, it works . . . For All Of Us.

Sincerely,



James G. Williamson
President, United Way Executives in Massachusetts

JGW/dls

cc: Robert X. Chandler, Executive Vice President,
United Way of Massachusetts Bay
Thomas C. McCullough, Associate Executive Vice President,
United Way of Massachusetts Bay
Fred Cerny, Regional Vice President, Northeast Region,

Local 285

Service Employees International Union, AFL-CIO

Nancy Mills
Executive Director

Celia Wcislo
President

Paul Hurteau
Secretary-Treasurer

rec'd
8/29/85

C

August 27, 1985

Mr. Arthur Osborn
President
Massachusetts/AFL-CIO
8 Beacon Street
Boston, MA 02108

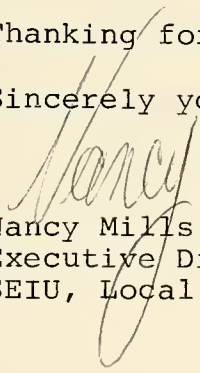
Dear Arthur:

I appreciate the vote of confidence that the appointment represents. However, I feel unable to contribute in a meaningful way to this particular committee.


I do think that housing is an important issue and I applaud the Council for getting involved in it. I would prefer to serve the Council in other ways.

Thanking for your confidence, I remain

Sincerely yours,


Nancy Mills
Executive Director
SEIU, Local 285

Rec'd
9/4

	LOCAL DIVISION 589 AMALGAMATED TRANSIT UNION, AFL-CIO-CLC BOSTON CARMEN'S UNION	
	<u>GENERAL OFFICERS</u> PAUL M. CONNOLLY President-Business Agent PAUL M. FRASER Vice-President JOHN J. O'LEARY Financial Secretary-Treasurer RICHARD J. GUINEY Recording Secretary ANTHONY B. ROMANO Assistant Secretary	<u>EXECUTIVE BOARD MEMBERS</u> RALPH W. NORMAN Division 1 RICHARD C. BRANSON Division 3 JOSEPH H. CONROY Rapid Transit Division STANLEY V. STEARNS Shops and Carhouse Employees BERNARD CORBETT Maintenance of Way
Headquarters 80 BOYLSTON STREET (Room 430) BOSTON, MA 02116 Tel. 542-8212		



Boston, Mass. September 3, 1985 19

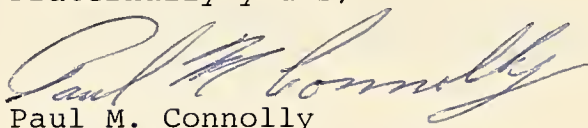
Mr. Arthur R. Osborn, President
Massachusetts AFL - CIO
8 Beacon Street
Boston, Ma. 02103

Re: Appointment of Paul M. Connolly, President Local 589
to the Housing Committee.

Dear Sir and Brother:

To help those less fortunate than ourselves is an
obligation which is often forgotten, especially the homeless.
I am committed to do what I can and look forward to working
with the committee to help solve the problem.

Fraternally yours,


Paul M. Connolly
President

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LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637



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540 EAST 57TH STREET
CHICAGO, ILL. 60637

INTERNATIONAL BROTHERHOOD OF

PAINTERS and ALLIED TRADES

DISTRICT COUNCIL No. 35

303 FREEPORT STREET, DORCHESTER, MA. 02122 • (617) 825-3166 - 3167

JOHN F. SIMMONS

SECRETARY-TREASURER - GENERAL BUSINESS MANAGER



SIGN PAINTERS
SCENIC ARTISTS
GLAZIERS AND
GLASS WORKERS
CARPET AND LINOLEUM
PAINT MAKERS
and Allied Industrial Workers

Rec'd
9/3/85

August 28, 1985

Mr. Arthur Osborne
President Mass AFLCIO
8 Beacon Street
Boston, Ma. 02108

Dear Arthur,

In response to your letter of August 20, 1985 in regards to the new Housing Committee being formed, I would be happy to serve.

As you know, we in the Building Trades are closer and more directly affected with the impact of the Housing Industry than other unions are. However, we are also sensitive to housing needs of every working family and will work toward finding solutions to the problems of affordable housing.

Fraternally,

John F. Simmons
Secretary Treasurer
Painters D.C.#35



Boston Fire Fighters Local No. 718

International Association of Firefighters

A.F.L. - C.I.O.

55 HALLET STREET, BOSTON, MASS. 02124

Telephone: 288-2100

President

Neal Santangelo

Vice President

James Fitzgerald

Treasurer

John McKenna

Recording Secretary

Robert Kilduff

August 28, 1985

Arthur R. Osborn, President
Mass AFL - CIO
8 Beacon Street
Boston, Ma. 02108

Dear Mr. President,

I am receipt of your letter dated 8-20-85 relative to my serving on the recently established Housing Committee. I am honored that you have chosen me to serve and I accept your offer to be a member of this committee. I look forward to working with brother McIntyre and the rest of the committee.

Fraternally,

Neal Santangelo, President
BOSTON FIREFIGHTERS, LOCAL 718

NS/p

Rec'd
9/3/85



August 30, 1985

United Way
of Holyoke,
South Hadley,
and Granby Inc.

Arthur P. Osborn, President
Mass./AFL-CIO
8 Beacon Street
Boston, MA 02108

Dear Arthur:

Thank you for sitting in on our Community Services meeting held in Worcester.

Your input and support is the nexus for the future success of this committee. I will be keeping you updated on the activities of our committee and looking forward to providing a report at the State AFL-CIO conference. Arthur, I can envision future growth for both causes, labores' awareness of the services that are made available to the rank and file; with the caring and unselfishness that go along with providing these services. And the spinoff of that, a positive and refreshing note that labor is a vital and important component in our society, which helps, not hinders the lifestyle of its members. As promised Arthur for the blurb in the state AFL-CIO news I have enclosed a list of our State's AFL-CIO Community Services Labor Liaison with the U.W.

I have also instructed our Committee Secretary Beverly Therrien to provide you with a copy of the minutes from each meeting, and an invitation to attend all sessions.

Sincerely and fraternally,

Bob Goshea
Community Services Chairman

BG/se

256 MAPLE STREET, HOLYOKE, MASS. 01040

PHONE 413-532-3232

Paul W. Kenyan, President

Ronald E. Reed, Vice-President, Allacations

Paul V. Matthews, Vice President, Planning

Richard R. Nickerson, Vice-President, Resources/Development

Angela Wright, Clerk

Michael J. Brennan, Treasurer

Joseph Shtulman, Executive Director



M. Joseph Quirk
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87 Kilby Street
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617/482-8370

Robin Goshea
United Way of Holyoke, South
Hadley and Granby
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Holyoke, Massachusetts 01040
413/532-3232

Kennith Harkins
Merrimack Valley United Fund
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Lawrence, Massachusetts 01842
617/459-7071

Helen Miranda
United Way of Greater New Bedford
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Post Office Box F - 823
New Bedford, Massachusetts 02742
617/994-9625

Vincent DiMonaco
United Way of Pioneer Valley
Post Office Box 3040
184 Mill Street
Springfield, Massachusetts 01101

John F. Sullivan
United Way of Central Massachusetts
7 Oak Street
Worcester, Massachusetts 01609
617/757-5631

